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Ontario. Legislative Assembly

SESSIONAL PAPERS.

793

64

VOL. XLIII.—PART III.

THIRD SESSION

OF THE

TWELFTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO.

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SESSION 1911.

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No. 8... Report of the Provincial Municipal Auditor, for the year 1910. Presented to the Legislature, 15th March, 1911. *Printed.*

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No. 21... Report on the Hospitals for the Insane, for the year 1910. Presented to the Legislature, 15th March, 1911. *Printed.*

No. 22... Report on the Hospitals for Idiots and Epileptics, for the year 1910. Presented to the Legislature, 15th March, 1911. *Printed.*

No. 23... Report upon the Feeble-Minded, for the year 1910. Presented to the Legislature, 22nd March, 1911. *Printed.*

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No. 28... Report of the Department of Agriculture, for 1910.*
*This Report was printed in the Sessional Papers of 1910—No. 28.

No. 29... Report of the Agricultural College and Agricultural Farm, for the year 1910. Presented to the Legislature, 16th March, 1911. *Printed.*

No. 30... Report of the Ontario Vetrinary College, for the year 1910. Presented to the Legislature, 20th March, 1911. *Printed.*

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No. 32... Report of the Fruit Growers' Association of Ontario. for the year 1910. Presented to the Legislature, 16th March, 1911. *Printed.*

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No. 34... Report of the Ontario Vegetable Growers' Association, for the year 1910 Presented to the Legislature, 20th March. 1911. *Printed.*

No. 35... Report of the Corn Growers' Association, for the year 1910. Presented to the Legislature, 20th March, 1911. *Printed.*

No. 36... Report of the Entomological Society of Ontario, for the year 1910. Presented to the Legislature, 16th March. 1911. *Printed.*

No. 37... Report of the Ontario Bee-Keepers' Associations, for the year 1910. Presented to the Legislature, 20th March, 1911. *Printed.*

No. 38... Report of the Dairymen's Associations of Ontario, for the year 1910. Presented to the Legislature, 16th March, 1911. *Printed.*

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No. 40... Report of the Farmers' Institutes of Ontario, for the year 1910. Presented to the Legislature, 26th January, 1911. *Printed.*

No. 41... Report of the Women's Institutes of Ontario, for the year 1910. Presented to the Legislature, 26th January, 1911. *Printed.*

No. 42... Report of the Poultry Institute, for 1910.*
* This Report was not presented in the Session of 1911.

No. 43... Report of the Agricultural Societies of Ontario, and the Convention of the Ontario Association of Fairs and Exhibitions, for the year 1910. Presented to the Legislature, 26th January, 1911. *Printed.*

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No.. 48... Report of the Hydro-Electric Power Commission, for the year 1910. Presented to the Legislature, 22nd March, 1911. *Printed.*

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No. 49... Report of the Ontario Railway and Municipal Board, for the year 1910. Presented to the Legislature, 28th February, 1911. *Printed.*

No. 50... Supplementary Return from the Records of Elections subsequent to General Elections in 1908. Presented to the Legislature, 24th January, 1911. *Printed.*

No. 51... Copies of Regulations and Orders in Council respecting Department of Education. Presented to the Legislature, 25th January, 1911. *Not Printed.*

No. 52... Report on the State of the Legislative Library. Presented to the Legislature, 31st January, 1911. *Printed.*

No. 53... Report *re* Game Commission.*
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No. 54... Statements of Provincial Auditor under Audit Act. Presented to the Legislature, 25th January, 1911. *Printed.*

No. 55... Copies of Orders in Council under provisions of Surrogate Courts Act. Presented to the Legislature, 3rd February, 1911. *Not Printed.*

No. 56... New Ontario, Situation, Farms, etc. Presented to the Legislature, 3rd February, 1911. *Printed for distribution only.*

No. 57... Dairying in Ontario. Presented to the Legislature, 3rd February, 1911. *Printed for distribution only.*

No. 58... Farming Opportunities in Ontario. Presented to the Legislature, 3rd February, 1911. *Printed for distribution only.*

No. 59... Women's Institutes, Hand-Book. Presented to the Legislature, 9th February, 1911. *Printed for distribution only.*

No. 60... Report on Infant Mortality. Presented to the Legislature, 7th March, 1911. *Printed.*

No. 61... Return to an Order of the House of the 21st day of February, 1911, for a Return shewing: The number of officials, clerks and employees in the various branches of the Provincial Secretary's Department on (*a*) February 1st, 1905; (*b*) January 1st, 1911; with the salaries in each case. The additional work (if any) imposed on each branch and a statement of what has been accomplished thereby. Presented to the Legislature, 15th March, 1911. Mr. *McCart. Not Printed.*

No. 62... Return to an Order of the House of the 20th day of February, 1911, for a return shewing: (*a*) For what commodities supplied to the Public Institutions under the control of the Province of Ontario the Government asks for tenders by advertisement in the public press; (*b*) The commodities supplied to each of the Public Institutions under the control of the Province of Ontario for which tenders are not invited by advertisement in the public press; (*c*) and what system of purchase is adopted in each case under (*a*). Presented to the Legislature, 15th March, 1911. Mr. *Kohler. Not Printed.*

No. 63... Statement of distribution of Revised and Sessional Statutes, for the year 1910. Presented to the Legislature, 15th March, 1911. *Not Printed.*

No. 64... Report of Bureau of Colonization, for the year 1910. Presented to the Legislature, 16th March, 1911. *Printed.*

No. 65... Report, Provincial Archives, for the year 1910. Presented to the Legislature, 20th March, 1911. *Printed.*

No. 66... Return to an Order of the House of the Tenth day of February, 1911, a Return shewing: (1) The amount expended on the revision of the Statutes from the 14th day of February, A.D. 1910; (2) To whom and on what account were the payments made; (3) The total cost of revision to date and shewing: (4) When will the revision be completed. Presented to the Legislature, 20th March, 1911. Mr. *Proudfoot. Not Printed.*

No. 67... Return to an Order of the House of the Twenty-eighth day of February, 1911, for a Return shewing the uniform system of accounting in respect to the various features of the dealing in electric energy by municipalities having contracts with the Hydro-Electric Power Commission which has been approved by the Government. Presented to the Legislature, 20th March, 1911. Mr. *MacKay* (*Grey.*) *Not Printed.*

No. 68... Return to an Order of the House of the Twenty-eighth day of February, 1911, for a Return shewing: (*a*) The institutions under the control of the Province which are supplied with electric power by the Hydro-Electric Power Commission; (*b*) The amount of power supplied in each case, and the date when such power was first supplied; (*c*) The price charged to each such institution for power; (*d*) The cost of installation in each case; (*e*) The system of supplying power displaced by the supplying by the said Commission; (*f*) The cost of the same amount of power under the displaced system; (*g*) The cost price of the plant rendered useless by the change in each case; and (*h*) What other institutions under the control of the Province are to be supplied with electric power by the said Commission. Presented to the Legislature, 20th March, 1911. Mr. *MacKay* (*Grey.*) *Not Printed.*

No. 69... Return to an Order of the House of the Twenty-eighth day of February, 1911, for a Return shewing: (*a*) The damage done to the machinery or equipment in any and all transformer stations of the municipalities contracting with the Hydro-Electric Power Commission since the said Commission commenced to transmit power; (*b*) The dates upon which such damage was occasioned and the extent in money of the damage to machinery or equipment in each case; (*c*) The names of the contractors supplying or installing the machinery or equipment so damaged; (*d*) The cause of the damage in each case, together with all reports received by the Government or any member thereof or the said Commission as to the cause in each case; (*e*) Upon whom will the loss in each case fall—Upon the said Commission, upon the contractor or upon the interested municipality. Presented to the Legislature, 20th March, 1911. Mr. *MacKay* (*Grey.*) *Not Printed.*

No. 70... Return to an Order of the House of the Twenty-eighth day of February, 1911, for a Return shewing: (*a*) How much power has been called for by the Hydro-Electric Power Commission under its agreement

with the Ontario Power Company, giving date of each notice requiring delivery of power, and the amount called for by each notice; (*b*) The amount of power for which the said Commission is now and has been from time to time liable to pay; (*c*) The amount of Power annually taken from time to time from the Ontario Power Company; (*d*) The amount of power actually transmitted from time to time by the said Commission; (*e*) The dates and duration of all interruptions to the delivery of power by the said Commission to the various contracting municipalities; (*f*) The cause of each such interruption, and all reports thereon received by the said Commission or the Government or any member thereof; (*g*) The amount, if any, of the rebate allowed or to be allowed each contracting municipality in consequence of the interruption of the delivery of power. Presented to the Legislature, 20th March, 1911. Mr. *MacKay (Grey.) Not Printed.*

No. 71... Return to an Order of the House of the Twenty-first day of February, 1911, for a Return shewing: (*a*) The municipalities which have entered into contracts with the Hydro-Electric Power Commission for the supply of power; (*b*) The amount of power contracted for by each such municipality; (*c*) The names of the municipalities to which power is now actually being supplied, with the date upon which power was first supplied, the amount of power now supplied, and the amount of power actually used or sold by each such municipality; (*d*) The actual amount for which such municipality being supplied with power has become liable to the Commission, and the date from which such liability runs. Presented to the Legislature, 20th March, 1911. Mr. *MacKay (Grey.) Not Printed.*

No. 72... Return to an Order of the House of the Eighth day of February, 1911, for a Return, shewing the names of all temporary or extra game wardens appointed during the seasons 1909 and 1910, with the residence and description of each appointee, the amount paid to each for services and expenses, the locality assigned to each, and the number and general nature of reports received from such game wardens. Presented to the Legislature, 20th March, 1911. Mr. *Elliott. Not Printed.*

No. 73... Return to an Order of the House of the Twenty-seventh day of February, 1911, for a Return shewing (1) A copy of the advertisement calling for tenders for the printing, publishing and supplying of "Ontario Readers"; (2) Copies of all tenders received; (3) Copies of correspondence between the Government of Ontario or any official thereof and any tenderer or tenderers; (4) A copy of the contract entered into on behalf of the Government for the printing, publishing and supplying of "Ontario Readers"; (5) A detailed statement of the cost to the Government of supplying to the publishers electro-plates for each Reader; (6) Comparison of the prices of the old textbooks in the Public and High Schools with those of the corresponding text-books in the new series; (7) Amounts saved to purchasers,

estimated on the basis of previous sales and attendance; (8) Methods of safeguarding the quality of the materials entering into the construction of the text-books and their printing and binding; (9) What provinces, if any, have adopted books of Ontario's new series. Presented to the Legislature, 20th March, 1911. Mr. *Musgrove. Printed.*

No. 74... Return to an Order of the House of the Twenty-first day of February, 1911, for a Return shewing (1) From what date is the Hydro-Electric Commission entitled to payment by the City of Toronto for electrical power contracted for by the City from the said Commission, and if (2) The Commission has been paid the amount owing by the City from said date; (3) What amount *per* month has the City of Toronto become liable to pay to the Hydro-Electric Commission for such power, and from what date. If not paid the reason therefor, and is the City liable to pay interest on such arrears. Presented to the Legislature, 21st March, 1911. Mr. *Proudfoot. Not Printed.*

DETAILED REPORT

OF THE

Inspector of Insurance

AND

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1910.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty
1911

Printed by
WILLIAM BRIGGS,
29-37 Richmond Street West,
TORONTO

To the Honourable JOHN MORISON GIBSON, K.C., LL.D., etc., etc., etc.,

Lieutenant Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Detailed Report of the Inspector of Insurance and Registrar of Friendly Societies for the year ended 31st December, 1910.

Respectfully submitted,

J. J. FOY,

Attorney-General.

TORONTO, 26th September, 1911.

PARLIAMENT BUILDINGS.

TORONTO, 23rd September, 1911.

To the Honourable J. J. FOY, K.C., M.P.P., etc.,

Attorney-General.

Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act (R.S.O., 1897, c. 203) distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under or by virtue of the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

All of the Companies in Division A, except Ocean and Inland Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's detailed Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The report upon Division C (Friendly Societies), made on the 26th of January, 1893, related to their mode and place of incorporation; the statutes and instruments under which the Societies were constituted, and those by which they are now governed; the kind of insurance or insurance benefits undertaken; that report also showed *inter alia* whether or not the certificate holders generally are secured by a surplus fund; and, if a surplus fund is maintained, whether any of this surplus is held in Ontario, if any, how much, how invested, and by whom held and controlled.

The present report upon Division C contains in substance the Annual Statements for the year ending 31st December, 1910, made by the Friendly Societies to the Department of Insurance for Ontario, under section 96 of the Ontario Insurance Act (R.S.O., 1897, c. 203).

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the Several Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,

Inspector of Insurance and Registrar of Friendly Societies.

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V. Detailed Statements and Synoptical Tables of Strictly Mutual Fire Insurance Companies .....Pages B 121 *et seq*

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VII. Detailed Statements of Insurance Companies insuring vehicles and other property against loss or accidental damage .....Pages B 329 *et seq.*

VIII. Detailed Statements of Weather Insurance Companies .. ..Pages B 313 *et seq*

DIVISION C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein:—

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II. Comparative Tables: showing Life Insurance, Sick and Funeral Benefits, Membership, Assets and Liabilities .....Pages C 241 *et seq.*

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Index B:—Provincial Licensees, standing registered at the 23rd September, 1911, being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Index C:—Friendly Societies, standing registered at the 23rd September, 1911, being Societies registered by the Province of Ontario, for the transaction of insurance therein.

DIVISION A.

INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

1 IN.

DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se;* the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies (and since 4th May, 1910, Inland Marine Companies, see 9-10 Edward VII. (1910, c. 32 (D)), make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 15th April, 1911.

DIVISION A.

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 4128. Certificate of Registry 2161.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire, Accident, Guarantee and Sickness Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $197,343, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 4145. Certificate of Registry No. 2150.

DIRECTORS AND OFFICERS.

Directors.—Hon. George A. Cox, Toronto; Hon. R. Jaffray, Toronto; Adam Brown, Hamilton; Sir E. Walker, Toronto; H. B. Walker, Montreal; Z. A. Lash, K.C., Toronto; E. W. Cox, Toronto; Alexander Bruce, K.C., Toronto; Hon. Wm. Gibson, Beamsville; Charles Chaput, Montreal; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K.C., Toronto.

Officers:—Hon. George A. Cox, President, Toronto; J. H. Plummer, Vice-President, E. W. Cox and F. Sanderson, Joint General Managers, Toronto; A. Gillespie, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Assurance Company, 56 Vict., chap. 76; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,950, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D.), chap. 104, assented to 19th May, 1909.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 4178. Certificate of Registry No. 2184.

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1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Jesse O. McCarthy, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing the date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently; Deposit accepted at the value of $4,662,496, being $100,000 (A), and $4,562,496 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 4141. Certificate of Registry No. 2146.

Directors and Officers.

Directors.—E. B. Greenshields, Montreal; H. V. Meredith, Montreal; W. M. Ramsay, Montreal; E. T. Gait, Montreal.

Officers:—D. M. McGoun, Manager for Canada.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap 106; R.S.O. 1897, c. 203; Dominion of Canada, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912 to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of $5,807,040, being $133,622 Life A, and $5,673,418 Life B; also $994,334 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 4185. Certificate of Registry No. 2191.

Directors and Officers.

Directors:—W. Rierson Arbuthnot, Esq.; Robert Barclay, Esq.; W. Middleton Campbell, Esq.; Jeremiah Colman, Esq.; The Right Hon. Leonard H. Courtney; William C. Dawes, Esq.; Lt.-Col. C. W. Campbell; W. M. Guthrie, Esq., M.P.; Frederick W. Harris, Esq.; F. Larkworthy, Esq.; John H Ley, Esq.; J. Carr Saunders, Esq.; The Right Hon. Sir Andrew Scobie, K.C., K.C.S.I.; Alexander Billing Sim, Esq.; W. J. Thompson, Junr., Esq.; John Trotter, Esq.; Hon. Lionel Ashley; Andrew Johnston, Esq.; Charles R. Gurney Hoare, Esq; Edward S. Hope, K.C.B.

Officers:—General Manager, E. Roger, Owen; Secretary, Henry Mann.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*: 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, the Companies Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Life Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit Accepted at the value of $1,092,819, being $107,067 Life A, $127,750 Life B, and $858,002 Fire.

CONFEDERATION LIFE ASSOCIATION.

Register No. 4110. Certificate of Registry No. 2115.

Directors and Officers.

Directors:—W. H. Beatty, Toronto; W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Hon. J. Young, Galt; S. Nordheimer, Toronto; William Whyte, Winnipeg; D. R. Wilkie, Toronto; E. B. Osler, M.P., Toronto; F. Wyld, Toronto; John Macdonald, Toronto; Cawthra Mulock, Toronto; Joseph Henderson, Toronto.

Officers:—W. H. Beatty, President, Toronto; Frederick Wyld, Vice-President, Toronto; W. D. Matthews, Vice-President, Toronto; John Kay Macdonald, Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37

Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent., $100,000, has been paid. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit $85,367, accepted at the value of $75,847, held by the Dominion Government.

ROYAL INSURANCE COMPANY, LIMITED.

Register No. 4127. Certificate of Registry No. 2131.

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1. Head Office, Liverpool England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies Act, 1845, and re-registered with unlimited liability under the Companies Act, 1862) *was incorporated* under the Companies Acts, 1862 to 1900 as a *Limited Company* on the 19th June, 1907. F. p. 367.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,406,983.

WESTERN ASSURANCE COMPANY.

Register No. 4239. Certificate of Registry No. 2245.

Directors and Officers.

Directors:—Hon. Geo. A. Cox, Toronto; E. R. Wood, Toronto; Robt. Bickerdike, M.P., Montreal; E. W. Cox, D. B. Hanna, Alex. Laird, Z. A. Lash, A Myers, Geo. A. Morrow, Frederic Nicholls, Sir Henry Pellatt, Toronto; W. R. Brock, Toronto; John Hoskin, Tunbridge Wells, England; J. K. Osborne, Toronto.

Officers:—Hon. Geo. A. Cox, President, Toronto; W. R. Brock, Vice-President, W. B. Meikle, Managing Director, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $60,896, held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 4155. Certificate of Registry No. 2160.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., s. 16 (Extension of objects, investments of funds, etc.).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

Note.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $451,390, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 4160. Certificate of Registry No. 2166.

Directors:—G. E. Drummond, Montreal; Sir E. S. Clouston, Bart., Montreal; F. W. Thompson, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal.

Officers.—J. Gardner Thompson, Resident Manager, Montreal; J. W. Binnie, Deputy-Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, J. Carl Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company).

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912 to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,148,223.

PHŒNIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phœnix Society; from A. D. 1813 to 1902, The Phœnix Assurance Company; from 1902 to the present time The Phœnix Assurance Company, Limited.]

Register No. 4246. Certificate of Registry No. 2252.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are now related as* shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 V., c. 73 (Imp.) "The Phœnix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D.), chap. 145.

3. By Agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated 23rd November, 1907, under the provision of the Imperial Statute in that behalf, The Pelican and British Empire Life Office agreed to transfer to The Phœnix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Ed. VII. (1908) c. 145 (D), the Dominion authorized The Phœnix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,162,377; being $382,697 Life and $779,680 Fire; also $1,536,625 vested in Canadian Trustees under the Insurance Act.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Register No. 4208. Certificate of Registry No. 2214.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict.. chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1911, and expiring on the 31st of March, 1912, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $412,842 held by the Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 4123. Certificate of Registry No. 2127.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, M.P.P., Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1911, and expiring the 31st day of March, 1912 to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of $2,853,591, held by the Receiver-General at Ottawa. Also $4,240,350 in hand of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 4126. Certificate of Registry No. 2130.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $491,654.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 4211. Certificate of Registry No. 2217.

Directors and Officers.

Directors:—Sir C. A. P. Pelletier, K.C.M.G., Quebec; William A. Sims, Mountnessing, Eng; Alfred Wright, Toronto; A. E. Blogg, Toronto; Alex. McLean, Toronto; A. W. Blake, Winnipeg; T. F. Dobbin, Montreal; Thomas H. Norris, Quebec; V. Chateauvert; Colin E. Sword, Quebec.

Officers:—Sir C. A. P. Pelletier, K.C.M.G., President, Quebec; Colin E. Sword, Secretary and Treasurer, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $145,526; held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4111. Certificate of Registry No. 2116.

Directors and Officers.

Directors: David Dexter, Hamilton; M. H. Aikins, M.D., Burnhamthorp; Thos. C. Haslett, K.C., Hamilton; David A. Dunlop, Charles Wurtle, W. G. Watson, John B. Holden, Robert G. O. Thomson, John I. Grover, Toronto; John Lennox, F. F. Dalley, and F. J. Howell, Hamilton.

Officers:—David Dexter, President and Managing Director, Hamilton; M. H. Aikins, M.D., Burnhamthorp; Thomas C. Haslett, Hamilton, Vice-Presidents.

1. Head Office, Hamilton, Ontario. Suits by or against the Company may be brought in the name of the Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vict., chap. 1, s. 7, 1885, an Act to amend and repeal certain enactments of the last session of the Legislature; R.S.C., chap. 34, the Insurance Act; Statutes of Canada, 1898, an Act respecting The Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1911, and expiring on the 31st day of March, 1912 to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of $73,889.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 4189. Certificate of Registry No. 2195.

Canadian Trustees.

W. M. Ramsay, Chairman, Montreal; Hon. A. Desjardins, Vice Chairman, Montreal; W. R. Smith, J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock Company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893, (56-7 V., c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or effect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $542,237, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 4162. Certificate of Registry No. 2168.

Directors and Officers.

Directors:—Edward Rawlings, Montreal; Hartland S. MacDougall, Montreal; Sir Edward S. Clouston, Bart., Montreal; George Hague, Montreal; William Wainwright, Montreal; H. W. Cannon, New York; J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon. E. C. Smith, St. Albans, Vt.

Officers:—Edward Rawlings, President and Managing Director, Montreal; Hartland S. MacDougall, Vice-President, Montreal; R. B. Scott, Secretary-Treasurer, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of $56,550, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 4230. Certificate of Registry No. 2236.

Directors and Officers.

Directors:—John L. Blaikie, Toronto; L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrae, Guelph; E. Gurney, Toronto; J. Kerr Osborne, Toronto; John M. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, Toronto.

Officers:—John L. Blaikie, President, Toronto; Edward Gurney, 1st Vice-President, Toronto; J. K. Osborne. 2nd Vice-President, Toronto; L. Goldman, A.I.A., F.C.A., Managing-Director, Toronto; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V., c. 79 (D.), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock Company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,950, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 4116. Certificate of Registry No. 2121.

Directors and Officers.

Directors:—Herbert Brooks, Henry John Gardiner, Francis Alexander Johnston. Oswal Cecil Magniac, Harry Mosenthal, Eugene Frederick Noel, Samuel J. Pipken, W. H. N. Goschen, Sir John Denison-Pender, K.C.M.G., Kenneth L. C. Prescott, John Annan Bryce, M.P., Rhys Williams, Sir James Lyle Mackay, G.C.M.G.

Officers:—Herbert Brooks, Chairman; Francis Alexander Johnston, Deputy-Chairman: Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III., chap. 79 (Imp.) an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $342,121, held by Messrs. Glynn & Co., bankers, as Agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 4156. Certificate of Registry No. 2162.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Broughall, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United State.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853 .

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the law of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A), is applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; Deposit accepted at the value of $2,050,982, being $100,000 (A) and $1,950,982 (B). Also $3,734,775, in the hands of Canadian Trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 4161. Certificate of Registry No. 2167.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties rights, and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $240,933, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 4158. Certificate of Registry No. 2164.

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1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York. 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,630,145, held by the Government; being $100,000 Life A. and $1,530,145 Life B. also $6,899,979, vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 4150. Certificate of Registry No. 2155.

Directors and Officers.

Directors:—Hon. Geo. A. Cox, Toronto; W. R. Brock, Toronto; Augustus Myers, Toronto; John Hoskin, K.C., LL.D., Tunbridge Wells, England; Lt.-Col. Sir H. M. Pellatt, Toronto; E. W. Cox, Toronto; R. Bickerdike, M.P., Montreal; D. B. Hanna, Toronto; Alex. Laird, Toronto; Z. A. Lash, K.C., Toronto; G. A. Morrow, Toronto; Frederick Nicholls, Toronto; J. K. Osborne, Toronto; E. R. Wood, Toronto.

Officers:—Hon. Geo. A. Cox, President, Toronto; W. R. Brock, Vice-President; W. B. Meikle, Managing Director, Toronto; P. H. Sims, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $41,000 Municipal Debentures. and $21,400 Loan Company Debentures. (Accepted at $58,520.)

CALEDONIAN INSURANCE COMPANY.

Register No. 4174. Certificate of Registry No. 2180.

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1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, right and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating The Caledonian Insurance Company; 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55-6, V., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Municipal Securities, $256,959 Loan Company Debentures, $36,500. (Accepted at $276,596.)

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 4244. Certificate of Registry No. 2250.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $256,332, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY

Register No. 4207. Certificate of Registry No. 2213.

DIRECTORS AND OFFICERS.

Directors:—Fred E. Richards, Portland, Me.; Arthur L. Bates, Portland, Me.; Josiah H. Drummond, Portland, Me.; Edward A. Noyes, Portland, Me.; Frederick Robie, Portland, Me.; Frank E. Allan, Portland, Me.; Seldom Connor, Augusta, Me.; David G. Hamilton, Chicago, Ill.; J. Frank Lang, Portland, Me.; Henry B. Cleaves, Portland, Me.; William T. Cobb, Rockland, Me.; Edward B. Winslow, Portland, Me.

Officers:—Fred E. Richards, President, Portland; Arthur L. Bates, Vice-President, Portland; J. Frank Lang, Secretary, Portland.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company;

1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance, 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,233,642, being $100,000 (A), and $1,133,642 (B).

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 4119. Certificate of Registry No. 2123.

Directors and Officers.

Directors:—John B. Lunger, Hartford. Conn.; William B. Clark, Hartford, Conn.; Austin C. Dunham, Hartford, Conn.; George Roberts, Hartford, Conn.; Charles C. Beach, Hartford, Conn.; Frederick R. Foster, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.; Charles L. Spencer, Suffield, Conn.; John R. Hilis, Hartford, Conn.; James G. Batterson, New York; J. E. Morris, John L. Way, Edward B. Bennett, Arthur L. Shipman, Hartford Conn.; Francis T. Maxwell, Rockville.

Officers.—Sylvester C. Dunham, President, Hartford, Conn.; John B. Lunger. Vice-President, Hartford, Conn.; L. F. Butler, Secretary, Hartford, Conn.

1. Head office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863; resolutions amending the charter of the Travellers' Insurance Company, June 16th, 1864; same May 31st, 1865; same, June 6th, 1866; same, April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total, $872,900. Also $2,000,000 in the hands of Canadian Trustees under the Insurance Act, Accepted at the value of $2,820,553 being $103,500 (Life A.), $2,447,053 (Life B.), and $170,000 (Accident).

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4229. Certificate of Registry No. 2235.

Directors and Officers.

Directors:—R. Macaulay, Montreal; S. H. Ewing, Montreal; J. P. Cleghorn, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; H. Warren K. Hale, Philadelphia; H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal, W. M. Birks, Montreal.

Officers:—R. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, F.I.A., Managing Director and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $700,000, of which there has been paid up $105,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $60,800, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 4227. Certificate of Registry No. 2233.

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1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid up capital, increasing the same to $100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 32.

5. *Deposited assets.*—The Company has on deposit with the Receiver-General of Canada, accepted at $93,317, as special security for the policyholders in Canada.

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 4140. Certificate of Registry No. 2145.

Directors and Officers.

Directors:—Right Hon. Lord Strathcona and Mount Royal, London, Eng.; Edison L. Pease, Montreal; Chas. M. Hays, Montreal; H. Stikeman, Hugh Paton, Montreal.

Officers:—Right Hon. Lord Strathcona and Mount Royal, Chairman, London, Eng.; Alex. Bissett, Montreal, Secretary and Attorney for Canada.

1. Head Office, London, England. Chief agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life and General Assurance Association, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $2,894,014, being $100,000 (A) and $2,794,014 (B). Also $2,763,013 vested in Canadian Trustees under Insurance Act.

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 4097. Certificate of Registry No. 2102.

DIRECTORS AND OFFICERS.

Directors:—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; W. D. Chase, Brooklyn; W. A. Nash, New York; Samuel T. Brown, New York; H. B. Hall, New York; R. B. Woodward, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White, Carl H DeSilver, New York, F. J Middlebrook, New York.

Officers:—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, LeGrand Reed, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amend 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $75,019, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 4098. Certificate of Registry No. 2103.

Canadian Advisory Board.

E. B. Greenshields, Montreal, Que.; W. M. Ramsay, Montreal, Que.

Officers:—Charles H. Neely, General Manager, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., c. 164; 1890, chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Accident, Sickness, Guarantee and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $325,995.

THE LONDON ASSURANCE CORPORATION.

Register No. 4256. Certificate of Registry No. 2262.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $167,000 Municipal Securities (accepted at $158,650).

THE LONDON LIFE INSURANCE COMPANY.

Register No. 4147. Certificate of Registry No. 2152.

Directors and Officers.

Directors:—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; George C. Gibbons, K.C., London; Thomas H. Smallman, London; A. S. Emery, London; William F. Bullen, London; T. W. Baker, London; Judge A. Bell, Chatham; W. J. Christie, Winnipeg, Man.

Officers:—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $53,095, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 4132. Certificate of Registry No. 2137.

Directors and Officers.

Directors.—D. Weismiller, D. Kemp, H. H. Beck, J. J. Walsh, Toronto; A. M. Stewart, Toronto; Chas. H. Catelli, Montreal; H. Simmers, Toronto; F. J. A. Davidson, Toronto; S. A. Weismiller, Toronto.

Officers:—D. Weismiller, President and Managing Director, Toronto; David Kemp, Vice-President, Toronto; A. T. Platt, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U. C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company, The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than $100,000, nor more than $500,000 in shares of $100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $58,482 held by the Receiver-General of Canada.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.*

Register No. 4220. Certificate of Registry No. 2226.

1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company, of New York.

*Formerly the Phenix Insurance Company of Brooklyn, N.Y.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $239,495

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 4206. Certificate of Registry No. 2214

Directors and Officers.

Directors:—Hon. Sir G. W. Ross, Toronto; A. J. Wilkes, K.C., Brantford; R. L. Patterson, Toronto; W. B. Strachan, Montreal; Lt-Col. James Mason, Toronto; S. G. Beatty, Toronto; C. C. Dalton, Toronto; J. F. W. Ross, M.D., Toronto; George P. Scholfield, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto.

Officers:—Hon. Sir G. W. Ross, President, Toronto; M. R. Gooderham, 1st Vice President, Toronto; J. F. W. Ross, M.D., 2nd Vice-President, Toronto; Geo. A. Somerville, Manager, Toronto; L. A. Winter, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $165,863, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 4106. Certificate of Registry No. 2111.

DIRECTORS AND OFFICERS.

Directors:—Albert E. Gooderham, Toronto; W. G. Blackstock, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Robert Archer, Montreal; J. F. W. Ross, Toronto; D. D. Mann, Toronto; J. E. Roberts, Toronto.

Officers:—Albert E. Gooderham, President, Toronto; C. D. Warren, Dr. J. F. W. Ross, Vice-Presidents, Toronto; Charles A. Withers, General Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada, chap. 32, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $185,682, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 4210. Certificate of Registry No. 2216.

DIRECTORS AND OFFICERS.

Directors:—William A. Sims, Mountnessing, Eng.; Albert E. Blogg, Toronto; Alex. McLean, Toronto; A. W. Blake, Toronto; T. F. Dobbin, Montreal; Alfred Wright, Toronto

Officers:—William A. Sims, President, Mountnessing, Eng.; Alfred Wright, Secretary and Director, Toronto.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $144,929, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 4109. Certificate of Registry No. 2114.

Directors and Officers.

Directors:—S. R. Wickett, Toronto; John Burns, Toronto; W. S. B. Lawrie, Robert Forbes, Toronto; Henry Goodman, S. M. Sterling, A. J. Tipping, C. S. Parsons, Jno. Gibson, R. G. Hector, R. Maxwell, Joseph Oliver, Toronto.

Officers:—Joseph Oliver, President, Toronto; Robert Maxwell, Vice-President, Toronto; Henry Goodman, Treasurer, Toronto; Miss Etta M. Rowley, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1887, chap. 172; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance on the Assessment Plan.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 4254. Certificate of Registry No. 2260.

Directors and Officers.

Directors:—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; Hon. James McMullen, Mount Forest; W. Vandusen, Toronto; Thomas Gowdy, Guelph; George D. Forbes, Hespeler; P. H. Sims, Toronto; Dr. W. T. Parke, Woodstock; Thomas Trow, Stratford; Walter Wells, Waterloo; A. J. Andrews, Winnipeg; E. F. Seagram, Waterloo; Ford S. Kumpf, Waterloo; John Balfour, Regina, Sask.

Officers:—Thos. Hilliard, President, Waterloo; P. H. Sims, Toronto; S. B. Bricker, Waterloo; Hon. Jas. McMullen, Mount Forest, Vice-Presidents; Thomas Hilliard, Managing Director, Waterloo; P. H. Ross, Secretary, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, chap. 32, The Insurance Act; R.S.C., The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of $56,812, held by Receiver-General of Canada.

DOMINION GUARANTEE COMPANY (LIMITED).

Register No. 4190. Certificate of Registry No. 2196.

Directors and Officers.

Directors:—H. B. Ames, M.P., Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.; Geo. G. Foster, K.C., Montreal, Que.; F. W. Fairman, Montreal.

Officers:—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; Charles W. Hagar, General Manager, Montreal, Que.; W. J. Kirby, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Guarantee Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada, in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, R. S. C., chap. 34, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII., chap. 102, 1908.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Burglary Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $25,603, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 4113. Certificate of Registry No. 2118.

Directors and Officers.

Directors:—John L. Blaikie, Toronto; F. G. B. Allan, Geo. C. Robb, Toronto; L. B. Brainerd, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.

Officers:—John L. Blaikie, President, Toronto; H. N. Roberts, Vice-President, and General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Steam Boiler Insurance, etc.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $66,753, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 4100. Certificate of Registry No. 2105.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5: *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $382,657, held by the Superintendent of Insurance, Ottawa.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4205. Certificate of Registry No. 2211.

Directors and Officers.

Directors:—Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fisken, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; William Snider, Waterloo, Ont.; W. D. Beardmore, Toronto, Ont.; Sir H. Montagu Allan, Montreal, Que.; L. J. Breithaupt, Berlin, Ont.; Hume Cronyn, London, Ont.; George Wegenast, Waterloo, Ont.; R. O. McCulloch, Galt.

Officers:—E. P. Clement, K.C., President, Berlin, Ont.; F. C. Bruce, 1st Vice-President, Hamilton, Ont; George Wegenast, Manager, Waterloo, Ont.; Charles Ruby, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.) 1900, 63-4 Vict., chap. 112, (D.) changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting: see also 3 Ed. VII., chap. 159.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $109,013, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 4142. Certificate of Registry No. 2147.

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1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $252,684.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 4122. Certificate of Registry No. 2126.

Directors and Officers.

Directors:—Hon. J. R. Stratton, Thos. T. Rolph, D. W. Karn, Woodstock, Ont.; J. K. McCutcheon, Toronto; Douglas A. Burns, Toronto; Gerard Muntz, Toronto; J. W. Lyon, Guelph, Ont.; Charles Turnbull, Galt, Ont.; D. D. Broadfoot, Regina, Sask.

Officers:—Hon. J. R. Stratton, President, Toronto; Thos. T. Rolph, Vice-President, Toronto; J. K. McCutcheon, Managing Director, Toronto; Secretary, Albert J. Walker.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). Canada, chap. 32, the Insurance Act; R.S.C., chap. 118, the Companies' Clauses Act; Special Act (D.) 1899, cap. 114.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $51,634.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 4200. Certificate of Registry No. 2206.

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1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage Insurance and "Insurance against loss or damage to Automobiles by accident, burglary or theft." The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of $542,289, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 4118. Certificate of Registry No. 2132.

Directors and Officers.

Directors:—Charles J. Cater-Scott, Edinburgh; Archibald Macnider, Montreal; G. N. Marcel, Montreal; Chas. F. Sise, Montreal.

Officers:—Charles J. Cater-Scott, Edinburgh, Chairman; James Chatham, Manager, Edinburgh; Randall Davidson, General Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,153,280, being Life A, $55,130; Life B, $414,351, and Fire, $683,799.

ÆTNA INSURANCE COMPANY.

Register No. 4221. Certificate of Registry No. 2227.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $186,793 Municipal Securities, $5,000 Manitoba debentures and $4,000 Montreal Harbour Bonds. Total deposit accepted at $188,028.

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 4181. Certificate of Registry No. 2187.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $456,408.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 4173. Certificate of Registry No. 2179.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders herein as follows: $99,500 Canadian Northern Railway Guarantee Bonds.

PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 4236. Certificate of Registry No. 2242.

Directors and Officers.

Directors:—D. W. C. Skilton, Pliny Jewell, Henry K. Morgan, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northman, Ed. Milligan, John M. Taylor, Charles Hopkins Clark, all of Hartford, Conn.

Officers:—D. W. C. Skilton, President, Hartford, Conn.; Edw. Milligan, Vice-President, Hartford, Conn.; John B. Knox, Secretary, Hartford, Conn.; Thomas C. Temple, Assistant Secretary.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 31st, 1854; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $268,952, held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 4133. Certificate of Registry No. 2138.

Directors and Officers.

Directors:—J. D. Browne, Hartford, Conn.; F. G. Whitmore, Hartford, Conn.; D. R. Howe, Hartford, Conn.; Francis C. Cooley, Hartford, Conn.; John H. Holcombe, Hartford, Conn.; W. O. Burr, Hartford, Conn.; Lucius F. Robinson, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.; R. J. Allyn, Hartford, Conn.

Officers:—J. D. Browne, President, Hartford, Conn.; W. T. Howe, Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, J. H. Dewar, Ottawa. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. State of Connecticut, 1907, power to increase capital stock not to exceed $3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $110,000, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 4203. Certificate of Registry No. 2209.

Directors and Officers.

Directors:—R. Wilson Smith, Montreal; Hon. A. Desjardins, Montreal; Hon. S. C. Wood, Toronto; S. H. Ewing, Montreal; J. P. Cleghorn, Montreal; T. H. Hudson, Montreal.

Officers:—R. Wilson Smith, President, Montreal; Hon. A. Desjardins, Vice-President, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Douglas K. Ridout, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring the 31st day of March, 1912, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $35,168 held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 4183. Certificate of Registry No. 2189.

Directors and Officers.

Directors:—Lord Lamington, G.C.M.G., Lamington, N.B.; E. Murray Ind, Great Worley, Eng.; A. R. Kirby, London, Eng.; Hugh Morison, London, Eng.; H. E. Coles, Esq., London, Eng.; Sir Owen Roberts, Henley Park; W. J. H. Whittal, Campden Hill West.

Officers:—S. L. Anderson and W. R. Strong, Joint Secretaries, London, Eng.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee, Burglary, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $189,093.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 4131. Certificate of Registry No. 2136.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Frank S. Mearns, Home Life Building, Toronto. Suits by or against the Company may be brought in the name of The Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company, their stock is fully paid, and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed Company, whereby after the payment of a dividend of 7 per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policyholders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $5,481,374, held by the Receiver-General, also $2,563,972 vested in Canadian Trustees under the Insurance Act.

THE STAR LIFE ASSURANCE SOCIETY.

Register No. 4251. Certificate of Registry No. 2257.

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1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer

by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $210,111, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 4175. Certificate of Registry No. 2181.

Directors and Officers.

Directors:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Winnipeg; J. H. Brock, Winnipeg; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo .F. Galt, Winnipeg; F. Nation, Winnipeg, Man.

Officers:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg, R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; J. H. Brock, Managing Director; A. Jardine, Secretary, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,000.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 4191. Certificate of Registry No. 2197.

Officers:—W. S. Harrison, Head Consul Commander, Toronto; D. Cinnamon, Head Advisor Lieutenant, Lindsay; J. H. Saunders, Head Banker, London; W. S. Harrison, Head Physician, Toronto; R. J. Buckingham, Head Watchman, Winnipeg; W. D. Wiley,

Head Escort, Brantford; G. H. Saunders, Head Sentry, Smith Falls; J. B. Hoover, Clinton; L. H. Taylor, Brantford, and J. W. Hodgins, Stratford, Head Managers; Hugh Curry, Toronto, W. A. Hall, London, and Dr. L. H. Hyttenrauch, Appin, Ont., Members of Executive.

1. Head Office, London, Ont. Clair Jarvis, Head Clerk. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; Canada, chap. 32, The Insurance Act.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life and Sickness Insurance on the Assessment plan.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED)

Register No. 4215. Certificate of Registry No. 2221.

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1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap, 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact the insurance of registered mail matter in transit from any one point in Canada to any other point in Canada. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $111,150, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Regiser No. 4157. Certicate of Registry No. 2163.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886; chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Acts, Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire, Accident, Guarantee and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $525,546.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 4120. Certificate of Registry No. 2124.

Directors and Officers.

Directors:—Sir Edward Clouston, Montreal; J. Gardner Thomson, Montreal; John Emo, Ottawa; Sir Alex. Lacoste, Montreal; D. Murphy, Ottawa; F. W. Thompson, Montreal; J. H. Binnie, Montreal; W. E. Matthews, Ottawa.

Officers:—Sir Edward Clouston, President, Montreal; J. Gardner Thompson, Montreal, Vice-President; John Emo, General Manager, Ottawa; H. W. Pearson, Secretary, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of The Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada, chap. 32, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $38,466, held by the Government of Canada.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4108. Certificate of Registry No. 2113.

Directors and Officers.

Directors:—T. H. Purdom, K.C., London; John Milne, London; Lord Strathcona and Mount Royal, Montreal, Can. and London, Eng.; Matthew Wilson, K.C., Chatham; John Ferguson, London; Charles Jenkins, Petrolia; W. S. Calvert, M.P., Strathroy; N. H. Stevens, Chatham; John Davis, Windsor; John Purdom, London; M. McGugan, Strathroy; J. D. Balfour, M.D., London.

Officers:—T. H. Purdom, K.C., President, London; W. S. Calvert, M.P., 1st Vice-President, Strathroy; John Ferguson, 2nd Vice-President, London; John Milne, Managing Director, London; W. M. Govenlock, B.A., Secretary, London

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $64,204.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4149. Certificate of Registry No. 2154.

Directors and Officers.

Directors:—Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., Belleville; T. Bradshaw, F.I.A., Toronto; A. E. Kemp, Toronto; William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, M.P., Kingston; Warren Y. Soper, Ottawa; H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; Hon. David MacKeen, Halifax; W. G. Morrow, Peterboro'; Hon. S. C. Wood, Toronto; James Ryrie, Toronto, Ont.

Officers:—Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., President, Belleville; Hon. S. C. Wood, 1st Vice-President, Toronto; S. J. Moore, 2nd Vice-President, Toronto; T. Bradshaw, F.I.A., Managing Director, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 32, The Insurance Act; 60 Vict., chap. 203, The Ontario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $231,252, held by the Receiver-General.

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 4139. Certificate of Registry No. 2144.

Directors and Officers.

Directors:—Elliott G. Stevenson, Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, Montreal; W. H. Hunter, Toronto.

Officers:—Elliott G. Stevenson, President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; Elliott G. Stevenson, Managing Director, Toronto; R. Mathison, Secretary, Toronto.

Head Office of the Corporation, Toronto.

The status of this Society is now defined by the following Acts: 59 Vict, (Ont.), chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vict.(Can.), chap. 51, an Act to amend the Act incorporating the Supreme Court of Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901.

By virtue of this legislation and of R.S.C., chap. 34, the Society made a deposit of $100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability, and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter

the registry of the Society in the Department of Insurance for Ontario and transfer, as from the 1st of May, 1896, the Society from the Friendly Society to the Insurance Company Register.

The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life, Disability, and Sickness Insurance on the Assessment Plan.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 4228. Certificate of Registry No. 2234.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $141,850, as special security for the policyholders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 4177. Certicate of Registry No. 2183.

Directors and Officers.

Directors:—Hon. M. F. Hackett, K.C., Stanstead, Que.; Hon. A. D. Richard, Dorchester, N.B.; J. J. Behan, Kingston, Ont.; Judge M. A. McHugh, Windsor, Ont.; Rev. Dr. A. E. Burke, Toronto; J. W. Mallon, Toronto; Dr. Alex. Germain, Montreal, Que.; Hon. John Morrissey, New Castle, N. B.

Officers:—Hon. M. F. Hackett, President, Stanstead, Que.; Hon. A. D. Richard, Vice-President, Dorchester, N.B.; J. J. Behan, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 85 of R.S.C., chap. 34 (Can.), to transact Life Insurance on the Assessment Plan. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII., chap. 77 (D).

3. The Corporation has no deposit with the Government of Canada; Canada, chap. 32, The Insurance Act.

CANADIAN FIRE INSURANCE COMPANY.

Register No. 4194. Certificate of Registry No. 2200.

Directors and Officers.

Directors:—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; S. R. Crowe, Winnipeg; John Galt, Winnipeg; J. A. M. Aikins, K.C., Winnipeg, G. V. Hastings, Winnipeg.

Officers:—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at $66,500.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4248. Certificate of Registry No. 2254.

Directors and Officers.

Directors:—Elias Rogers, Toronto; William Stone, Toronto; Hon. J. J. Foy, K.C., M.P.P., Toronto; J. L. Spink, Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Alfred Rogers, Toronto; George W. Gouinlock, Toronto.

Officers:—Elias Rogers, President, Toronto; Hon. J. J. Foy, K.C., M.P.P.; Wm. Stone, Toronto, and Albert J. Ralston, Vice-Presidents; Albert J. Ralston, Managing Director, Toronto; F. Sparling, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap 78 (D); Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $53,500, held by the Receiver-General.

LAW UNION AND ROCK INSURANCE COMPANY.

Register No. 4148. Certificate of Registry No. 2153.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every such shareholder and director from all personal and individual liability in respect

of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit with Receiver-General of Canada, accepted at the value of $198,625.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Registry No. 4237. Certificate of Registry No. 2243.

Officers:—John Young, High Chief Ranger, Hamilton; E. Ramsay, Sub-High Chief Ranger, Montreal; H. Wilson, High Court Treasurer, Toronto; L. Secord, M.D., High Court Medical Examiner, Brantford; W. R. Woodstock, High Court Senior Woodward, Toronto; A. Webber, High Court Junior Woodward, Winnipeg; C. C. Wightman, High Court Senior Beadle, Toronto; M. A. Sanders, High Court Junior Beadle, Sarnia; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Ed. VII., chap. 101.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of $59,654, accepted at $57,414.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 4146. Certificate of Registry No. 2151.

Directors and Officers.

Directors:—Alfred L. White, New York; Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, New York; Daniel Birdsall, New York; J. Romaine, E. Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; A. L. Hanscom, New York; Elijah R. Kennedy, New York; J. Edgar Leaycraft, New York; Alfred E. Marling, New York; Frederick G. Potter, New York; Frederick Winant, New York; J. Carroll French, New York; E. C. Cammann, Richard M. Coit, Samuel D. Folsom, Silis Wodell, Fred. Zittell, William H. Whiting, A. P. W. Kinnan, New York; Frederick H. Ecker, New York; Wm. G. Verpranck, New York.

Officers:—Major A. White, President, New York; Alfred L. White, Vice-President, New York; J. Carroll French, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap, 439, 1877; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $31,006, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 4257. Certificate of Registry No. 2263.

Directors and Officers.

Directors:—David Fasken, B.A., Toronto; Ruliff Grass, Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Thomas Long, Toronto; W. J. McFarland, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Wm. Harvey, B.L., Winnipeg; Jos. Wright, Toronto; W. F. B. Colter, Sarnia, W. H. Gooderham, Toronto.

Officers:—David Fasken, B.A., President, Toronto; Ruliff Grass and Alex. Fasken, Toronto; and S. J. Parker, Owen Sound, Vice-Presidents; Edwin Marshall, General Manager, Toronto; Chas. Q. Parker, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited." (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6—Order-in-Council Ontario, Authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $52,300, held by the Government of Canada.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Register No. 4105. Certificate of Registry No. 2110.

Directors and Officers.

Directors:—Percy W. Thompson, St. John, N.B.; H. H. Beck, Toronto; H. C. Heighington, Toronto; J. Benson How, Montreal; R. S. Ewing, St. John, N.B.

Officers:—H. H. Beck, President, Toronto; R. S. Ewing and H. C. Heighington, Vice-Presidents; H. H. Beck, General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Anglo-American Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1899, March 16th—Incorporated by charter (Ontario) issued under R.S.O. 1897, chap. 203, sec. 3; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,583. held by the Government of Canada.

EQUITY FIRE INSURANCE COMPANY.

Register No. 4188. Certificate of Registry No. 2194.

Directors and Officers.

Directors:—Hon. Thos. Crawford, M.P.P., Toronto; C. C. Van Norman, Toronto; Judge Morgan, Toronto; D. Carlyle, J. P., Toronto; W. G. Brown, Toronto; D. Hibner, Berlin; Alfred Taylor, Galt; W. Vandusen, Toronto; J. M. Queen, St. John, N.B.; W. R. Tudhope, Toronto.

Officers:—Hon. Thos. Crawford, M.P.P., President; C. C. Van Norman, Vice-President; Alfred Taylor, 2nd Vice-President; J. M. Queen, 3rd Vice-President; Wm. Greenwood Brown, General Manager.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Equity Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1898, January 29th—Incorporated by Charter (Ontario), under R.S.O. 1897, chap. 203, sec. 3; 1901, July 26th, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $53,069, held by the Government of Canada.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 4179. Certificate of Registry No. 2185.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $96,133.

NORWICH UNION LIFE INSURANCE SOCIETY.

Registry No. 4180. Certificate of Registry No. 2186.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $68,910.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 4137. Certificate of Registry No. 2142.

Directors and Officers.

Directors:—Emerson Coatsworth, LL.B., Toronto; A. F. MacLaren, Toronto; J. W. Scott, Listowel; Angus McKay, M.D., Ingersoll; H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Joseph Rosser, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.

Officers:—Geo. B. Woods, President, Toronto; J. W. Scott, Listowel, Ont., and Joseph Rosser, Toronto, Vice-Presidents; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94, (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1910), chap. 32.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,443, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 4225. Certificate of Registry No. 2231.

Directors and Officers.

Directors:—G. T. Somers, Toronto; J. Gowans Kent, Toronto; H. S. Strathy, Toronto; E. B. Ryckman, K.C., Toronto; J. B. Tudhope, M.P.P., Orillia; W. D. Lummis, Toronto; Herbert M. Mowat, K.C., Toronto; R. L. McCormack, Toronto; H. Markland Molson, Montreal; John Galt, Winnipeg; F. J. Procter, Vancouver; William Georgeson, Winnipeg and Calgary.

Officers:—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto; William Wallace, Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1910), chap. 32, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1897, chap. 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $58,593, held by the Government of Canada.

THE STERLING ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Register No. 4294. Certificate of Registry No. 2268.

Directors and Officers.

Directors:—Robt. Thomson, St. John, N.B.; Robt. S. Ewing, St. John, N.B.; H. H. Beck, Toronto; J. Royden Thomson, St. John, N.B.; R. T. Leavitt, St. John, N.B.; J. A. Jessup, Montreal, Que.; Alfred Porter, St. John, N.B.; Percy W. Thomson, Secretary. St. John, N.B.

Officers:—Robt. Thomson, President; Robt. S. Ewing, Vice-President; St. John, N.B.; Robt. J. Pettigrew, Chief Agent, Toronto.

1. Head Office, St. John, N.B. Suits by or against the Company may be brought in the name of The Sterling Accident and Guarantee Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Private Acts of the Dominion of Canada, 63-4 Victoria (1900), chap. 87 (D.), chap. 135 (D.), 1907; Canada (1910), chap. 32, The Insurance Act. (See also the Ontario Insurance Act, R.S.O. 1897, chap, 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $32,250, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 4222. Certificate of Registry No. 2228.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Campany may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock ($3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire, Automobile and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $362,622, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4124. Certificate of Registry No. 2128.

Directors and Officers

Directors.—Albert E. Dyment, Toronto; Stephen Noxon, Ingersoll; John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; Thomas Baker, London, Ont.; H. J. Meiklejohn, Toronto; S. H. White, Sussex, N.B.; W. Sanford Evans, Winnipeg, Man.; Robert J. Munroe, Peterborough, Ont.; J. W. Thompson, Toronto.

Officers:—Albert E. Dyment, President; Stephen Noxon, 1st Vice-President; S. H. White, 2nd Vice-President; H. J. Meiklejohn, General Manager.

1. Head Office, Toronto, Ontario.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII. (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporteed joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,000.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 4238. Certificate of Registry No. 2244.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada £20,000, accepted at $100,983.

MARYLAND CASUALTY COMPANY.

Register No. 4231. Certificate of Registry No. 2237.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, J. William Mackenzie, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap 10: Act amending and extending powers, 1902, chap. 386.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock ($750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1912, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at $220,311.

UNION LIFE ASSURANCE COMPANY (OF TORONTO).

Register No. 4204. Certificate of Registry No. 2210.

Directors:—Hardy Pollman Evans, Harry Symons, K.C., Toronto; Fred G. Hughes, L.D.S., Galt; G. E. Millichamp, M.D., Toronto; G. E. Allen Jones, Quebec; Charles J. Harvey, New York; W. H. Carrie, Toronto.

Officers:—Hardy Pollman Evans, President and Manager, Toronto; G. E. Millichamp, M.D., 1st Vice-President, Toronto; Charles P. Muckle, Secretary and Actuary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Union Life Assurance Company (of Toronto).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII., chap. 109 (Canada), an Act to incorporate the Union Life Assurance Company (of Toronto); Canada (1910), chap. 32, The Insurance Act; R.S.O. 1897, chap. 203, The Ontario Insurance Act, and Acts amending the same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $51,274, held by the Government of Canada.

STATE LIFE INSURANCE COMPANY.

Register No. 4249. Certificate of Registry No. 2255.

Directors and Officers.

Directors:—Albert Sahm, Chas. F. Coffin, R. W. McBride, H. W. Bennett, W. S. Wynn, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalnaker.

Officers:—H. W. Bennett, President; W. S. Wynn, 1st Vice-President; Charles F. Coffin, 2nd Vice-President and General Counsel.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27.

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $121,141.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 4154. Certificate of Registry No. 2159.

Directors and Officers.

Directors:—John R. Bland, J. Kemp Bartlett, Eugene Levering, Alex. Payson Knapp, Paul A. Seegar, H. P. Goldsborough, Wm. H. Matthai, Sylvester J. O'Sullivan, Baltimore; George R. Callis, John M. Littic, Wm. C. Rouse, all of Baltimore, Maryland; Daniel C. Ammidon, Richard D. Lang, Baltimore, Md.; Roger C. Sullivan, Baltimore, Md.; Archibald H. Taylor, Baltimore, Md.

Officers:—John R. Bland, President; J. Kemp Bartlett, Vice-President; George R. Callis, Secretary, Baltimore, Maryland.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Arthur Ernest Kirkpatrick, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee, Accident, Burglary, Plate Glass, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $183,745.

MONTREAL-CANADA FIRE INSURANCE COMPANY.

Register No. 4103. Certificate of Registry No. 2108.

Directors and Officers.

Directors:—A. Champagne, F. C. Lariviere, Noe Leclare, E. Lariviere, Montreal; R. S. Ewing, St. John, N.B.; J. B. How, Montreal; Percy W. Thomson, St. John, N.B.; H. H. Beck, Toronto; H. C. Bourne, Montreal.

Officers:—Alph. Champagne, President; H. H. Beck, Vice-President and Managing Director; Percy W. Thomson, Secretary.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, H. H. Beck, Toronto. Suits by or against the Company may be brought in the name of The Montreal-Canada Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1859, chap. 59; Province of Quebec, 1881, chap. 62; Canada, 1903, chap. 158. See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,000, held by the Government of Canada.

GERMAN AMERICAN INSURANCE COMPANY.

Register No. 4233. Certificate of Registry No. 2239.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $143,296.

MANITOBA ASSURANCE COMPANY.

Register No. 4125. Certificate of Registry No. 2129.

Directors:—Sir E. S. Clouston, J. Gardner Thompson, Montreal; Geo. E. Drummond, F. W. Thompson, Montreal; N. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; J. W. Binnie, Montreal.

Officers:—Sir E. S. Clouston, President; J. Gardner Thompson, Vice-President and Managing Director; J. W. Binnie, Secretary, all of Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, James Saulter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba, 28th May, 1886, chap. 63, 49 Vict., an Act to incorporate the Manitoba Assurance Company; 4 Edward VII., chap. 73, an Act to amend the Act of Incorporation of the Manitoba Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, $52,294.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 4112. Certificate of Registry No. 2117.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1910), chap. 32, The Insurance Act; R.S.O., 1897, chapter 203, The Ontario Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact the business of guaranteeing the full and faithful performance of all and every obligations and undertaking assumed by The Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $36,765.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 4243. Certificate of Registry No. 2249.

Directors and Officers.

Directors:—E. W. Cox, Hon. Geo. A. Cox, Toronto; Hon. F. T. Frost, Smith's Falls; Elias Rogers, Toronto; R. Bickerdike, M.P., Montreal; H. C. Cox, G. A. Morrow; Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. D. Robb, Montreal, Noel Marshall, Toronto.

Officers:—E. W. Cox, President; Noel Marshall, Vice-President; E. Willans, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of The Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $106,200, held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 4138. Certificate of Registry No. 2143.

DIRECTORS AND OFFICERS.

Directors:—DeWitt Van Buskirk, Jersey City; A. A. Altschuler, Douglas Alexander, Oscar R. Graham, E. D. Cummings, Charles E. Turck, New York.

Officers:—DeWitt Van Buskirk, President; Cecil Piatt, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee Insurance, limited and restricted to the issue of contracts or bonds to Singer Sewing Machine Company as against loss arising from default, neglect or breaches of duty by the employees of the said Singer Sewing Machine Company in the Dominion of Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $5,000, held by the Department of Finance.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Register No. 4247. Certificate of Registry No. 2253.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Bartholomew Minehan, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $119,394, held by the Receiver-General of Canada.

THE CANADIAN GUARDIAN LIFE INSURANCE COMPANY.

Register No. 4250. Certificate of Registry No. 2256.

Directors:—J. M. Spence, Toronto; J. E. T. Foster, Montreal; G. B. Smith, Toronto; L. L. Merrifield, Toronto; Wm. Younger, Toronto.

Officers:—L. L. Merrifield, President, Toronto; Wm. Younger, Vice-President; J. M. Spence, Managing Director; C. O'Leary, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Canadian Guardian Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada (1910), chap. 32, The Insurance Act; (See also The Ontario Insurance Act, R.S.O. 1897, chap. 203, and amendments to the same).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,910, held by Receiver-General of Canada.

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Register No. 4134. Certificate of Registry No. 2139.

Directors and Officers.

Directors:—F. Norie-Miller, Perth, Scot.; Franklin J. Moore, Philadelphia, Pa.; Dr. W. A. Young, Toronto; C. Norie-Miller, Toronto; W. S. Dinnick, Toronto.

Officers:—W. A. Young, M.D., President, Toronto; Franklin J. Moore, Vice-President, Philadelphia; C. Norie-Miller, Manager and Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Canadian Casualty and Boiler Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edward VII., chap 97 (O.). See also Canada (1910), chap 32, and R.S.O. 1897, chap. 203, and Acts amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to insure against Accident, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,600, held by the Government of Canada.

THE ROCHESTER GERMAN INSURANCE COMPANY OF ROCHESTER, NEW YORK

Register No. 4102. Certificate of Registry No. 2107.

1. Head Office of the Company, Rochester, New York. Chief Agent and Attorney for the Province of Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Rochester German Insurance Company of Rochester, New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $102,250, held by the Department of Finance.

THE DOMINION FIRE INSURANCE COMPANY.

Register No. 4104. Certificate of Registry No. 2109.

Directors and Officers.

Directors:—Robert F. Massie, Alexander Turner, Philip Pocock, Henry Brock, R. S. Cassels Charles H. Heys, Albert Oakley, Dr. Emile Ostiguy, Nicholas Bawlf, R. J. Hutchings, E. M. Sipprell, Robt. Kelly, K. W. Mackenzie.

Officers:—Robert F. Massie, President and General Manager; Alexander Turner and Philip Pocock, Vice-Presidents; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

2. *The legislative enactments*, by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII., see amending Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the the policyholders therein as follows: Deposit accepted at $50,961.

THE YORKSHIRE INSURANCE COMPANY (LIMITED).*

Register No. 4164. Certificate of Registry No. 2170.

DIRECTORS AND OFFICERS.

Directors:—Hon. Charles J. Doherty, K.C.; G. M. Bosworth. Alphonse Racine, Alexander L. McLaurin.

Officers:—Hon. Charles J. Doherty, K.C., Chairman.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of The Yorkshire Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies Acts, 1862 to 1893, in 1898; reincorporated, 3rd June, 1908, with new powers, etc.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, in addition to the business of Fire Insurance, Live Stock, Accident, Sickness and plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $213,956, held by the Government of Canada.

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* The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1858, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company with the name of the "Yorkshire Insurance Company, Limited," with new powers and a redivision of the existing Capital Stock.

THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 4165. Certificate of Registry No. 2171.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies Acts, 1862-1880, power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact the business of insuring registered mail matter in transit from any one point in Canada to any other point in Canada. Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of $105,850, held by the Finance Department, Ottawa.

THE LUMBER INSURANCE COMPANY OF NEW YORK.

Register No. 4182. Certificate of Registry No. 2188.

Directors and Officers.

Directors:—R. K. Albright, Buffalo, N.Y.; B. W. Arnold, Spanish River, Ont.; S. M. Clement, Buffalo, N.Y.; W. H Gratwick, Buffalo, N.Y.; William Hamlin, Buffalo, N.Y.; Elias M. Johnson, New York City; John D. Larkin, Buffalo, N.Y.; Jno. Mitchell, Cleveland; J. J. McKelvey, New York City; R. H. McKelvey, New York City; F. W. Mattocks, Closter, N.J.; G. A. Mitchell, Tonawanda, N.Y.; Guy H. Moulthrop, Little Current, Ont.; Robt. W. Pomeroy, Buffalo, N.Y.; Clarke L. Ring, Saginaw, Mich.; Dwight J. Turner, Toronto, Ont.; Guy White, North Tonawanda, N.Y.

Officers:—G. A. Mitchell, President; W. H. Gratwick, Vice-President; R. H. McKelvey, Secretary.

1. Head Office of the Company, New York. Chief Agent and Attorney for the Province of Ontario, Edgar D. Hardy, Ottawa. Suits by or against the Company may be brought in the name of The Lumber Insurance Company of New York.

2. *The legislative enactment* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 38.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $100,405, held by the Department of Finance.

THE NATIONAL PROVINCIAL PLATE GLASS INSURANCE COMPANY, LIMITED.

Register No. 4196. Certificate of Registry No. 2202.

Directors and Officers.

Directors:—Wilfred Gale, London, Eng.; Bentley J. Bridgewater, London, Eng.; Harry Stewart Cottrell, London, Eng.; W. G. Snowdon Gard, London, Eng.; J. H. Brown, London, Eng.; Spencer John Portal.

Officers:—Spencer John Portal, Chairman, London, Eng.; W. G. Snowdon Gard, Vice-Chairman, London, Eng.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under The Companies Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies Acts, 1862 to 1883, as a limited company on the 17th June, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $10,118 held by the Receiver-General of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 4135. Certificate of Registry No. 2140.

Directors and Officers.

Directors:—D. R. Wilkie, Hon. Robert Jaffray, Toronto; T. J. Drummond, Montreal; R. Hobson, Hamilton; F. Norie-Miller, Perth, Scotland; Franklin J. Moore, Philadelphia; Gordon Osler, Toronto, Peleg Howland, W. G. Jaffray, Toronto.

Officers:—Peleg Howland, President; D. R. Wilkie, Vice-President; C. Norie-Miller, Manager and Secretary.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at $42,037, held by the Receiver-General of Canada.

THE ONTARIO FIRE INSURANCE COMPANY.

Register No. 4213. Certificate of Registry No. 2219.

Directors and Officers.

Directors:—Robert Thomson, St. John, N.B.; Robert S. Ewing, St. John, N.B.; Geo. S. Ewart, St. John, N.B.; J. Royden Thomson, St. John, N.B.; Robert T. Leavitt, St. John, N.B.; Joseph Heighington, John A. Jessup, Toronto; Alfred Porter, St. John, N.B.; Percy W. Thomson, St. John, N.B.

Officers:—Robert Thomson, President; Robt. S. Ewing, Vice-President and Managing Director; Angus C. Heighington, Chief Agent, Toronto.

1. Head Office,* St. John, N.B. Suits by or against the Company may be brought in the name of The Ontario Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 4-5 Edw. VII., chap. 137 (D.) See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203.

* The head office of the Ontario Fire Insurance Company was changed, as from the 28th January, 1909, from Toronto, to the City of St. John, N.B. (F. p. 151.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at $50,149.

LA COMPAGNIE d'ASSURANCE CONTRE l'INCENDIE DE RIMOUSKI.

(Rimouski Fire Insurance Company.)

Register No. 4099. Certificate of Registry No. 2104.

Directors and Officers.

Directors:—Eduard Letendre, H. G. Lepage, N. Bernier, J. A. Talbot, Aug. M. Tessier, Rimouski, Que.; Paschal Martin, Ambroise Voyer, Bic, Que.; J. A. Thiberge, Auguste Couillard, Paul Raymond, Rimouski, Que.

Officers:—Eduard Letendre, President; H. G. Lepage, Vice-President, and N. Bernier, Secretary.

1. Head Office, Rimouski, Quebec. Chief Agent and Attorney for Ontario, Shirley Denison, Toronto. Suits by or against the Company may be brought in the name of La Compagnie d'Assurance contre l'incendie de Rimouski.

2. The Company was originally incorporated under the authority of Chapter 68 of the Consolidated Statutes of Lower Canada, and Articles 5264 to 5375 of the Revised Statutes of the Province of Quebec, as the "La Campagnie d'Assurance Mutuelle contre le feu des comtes de Rimouski, Temiscouata and Kamouraska," and was reincorporated 13th July, 1906, under the Statute of Canada, 6 Edward VII., chapter 116, under the name of "La Compagnie d'Assurance contre l'incendie de Rimouski."

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Dominion of Canada, 6 Edw. VII., chap. 116.

4. *The members are related* as shareholders in an incorporated joint stock company, and their liability is limited to the amount remaining unpaid upon the shares held by them, and the mutual members (being insured upon the premium note plan) are liable to the Company for the amount remaining unpaid upon their notes.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $51,680 held by the Receiver-General of Canada, Ottawa.

THE CENTRAL CANADA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY.

Register No. 4235. Certificate of Registry No. 2241.

Directors and Officers.

Directors:—B. E. Bechtel, Waterloo; G. Frank Beer, W. C. Laidlaw, A. Jephcott, George B. Meadows, A. C. Ransom, W. B. Tindall, P. W. Ellis, all of Toronto; R. D. Fairbairn, Toronto; W. H. Rowley, Hull, Que.; J. H. Sherrard, Howard Murray, Montreal; J. F. M. Stewart, Toronto; C. C. L. Wilson, Ingersoll; E. P. Heaton, Toronto.

Officers:—P. W. Ellis, President, Toronto; W. B. Tindall, Vice-President, Toronto; E. P. Heaton, General Manager; B. L. Anderson, Secretary, Toronto.

1. Head Office of the Company, Traders Bank Building, Toronto, Ont. Secretary, B. L. Anderson. Suits by or against the Company may be brought in the name of The Central Canada Manufacturers' Mutual Fire Insurance Company.

2. *The company, how constituted or incorporated.*—The Company was incorporated by special Act of the Dominion of Canada, 6-7 Edw. VII., chap. 75; Royal Assent, 27th April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation, 6-7 Edw. VII., chap. 75; The Insurance Act, Canada (1910), chap. 32, and The Ontario Insurance Act, R.S.O. 1897, chap. 203, and amending Acts.

4. *The members are related* as members of a mutual company and the liability of the members is limited to the amount remaining unpaid upon the premium notes given by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,220, held by the Receiver-General of Canada.

THE NOVA SCOTIA FIRE INSURANCE COMPANY.

Register No. 4115. Certificate of Registry No. 2120.

Directors and Officers.

Directors:—John Y. Payzant, J. A. Chisholm, Arthur C. Baillie, J. Walter Allison, Wm. J. Clayton, Andrew Mackinley, Frank Stanfield, John R. MacLeod.

Officers:—Andrew Mackinley, President; John R. MacLeod, Vice-President; Arthur C Baillie, General Manager.

1. Head Office, Halifax, Nova Scotia. Chief Agent and Attorney for the Province of Ontario, Charles C. Hall, Toronto. Suits by or against the Company may be brought in the name of the Nova Scotia Fire Insurance Company.

2. The Company was incorporated by Special Act of the Legislature of the Province of Nova Scotia, being chapter 158 of the Laws of 1902, 27th March, 1902. The Act of Incorporation was, by chapter 143 of the Acts of 1905, amended by striking out in section 11 of the first-mentioned Act, words limiting the operation of the Company to the Province of Nova Scotia. 7th April, 1905.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Chapter 158 of the Acts of the Province of Nova Scotia, 1902, and chapter 143 of the Acts of the Province of Nova Scotia, 1905.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $50,779.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 4197. Certificate of Registry No. 2203.

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1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, W. E. Fudger, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company, of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1911, and expiring on 31st day of March, 1912, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $159,794, held by the Comptroller of Currency, Ottawa.

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

Register No. 4101. Certificate of Registry No. 2106.

Directors and Officers.

Directors:—Cyrus Birge, Hamilton; Thomas Baker, London; James Dixon, Hamilton; Alexander F. Webster; John H. Adams, Toronto; H. S. Wilson, Toronto; C. H. Enderton, Hon. Colin H. Campbell, Winnipeg; Samuel Screaton, London; John Leslie, Winnipeg.

Officers:—Cyrus A. Birge, President, Hamilton; Thomas Baker, 1st Vice-President, London; H. S. Wilson, 2nd Vice-President and General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Sovereign Fire Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: 5 Edw. VII., chap. 159 (D.). See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,786.

THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 4159. Certificate of Registry No. 2165.

Directors and Officers.

Directors:—J. T. Gordon, M.P.P., Hon. R. Rogers, E. L. Taylor, Nicholas Bawlf, Captain G. F. Carruthers, D. E. Sprague, Dr. E. L. Popham, all of Winnipeg, Man.; Dr. G. A. Charlton, Regina, Sask.; James Murphy, Fort William, Ont.; H. W. Echlin, C. E. Gordon, R. H. Otto, R. G. Ironside, all of Winnipeg, Man.; T. J. S. Skinner, Calgary, Alta.

Officers:—J. T. Gordon, M.P.P., President, Winnipeg, Man.; Nicholas Bawlf, 1st Vice-President, Winnipeg, Man.; E. L. Taylor, 2nd Vice-President, Winnipeg, Man.; J. W. W. Stewart, Manager, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Herbert B. Dawson, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent, 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed, are the following: Act of Incorporation, 4 Edward VII., chapter 96, (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,521.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 4234. Certificate of Registry No. 2240.

Directors and Officers.

Directors:—A. W. Damon, Chas. E. Galacar, F. H. Harris, Springfield; J. L. Pease, Chicopee, Mass.; M. S. Southworth, Homee L. Bosworth, W. D. Kinsmann, W. O. Harris, Joseph Shattuck, Jr., Springfield, Mass.; N. J. Harding, Chicago.

Officers:—A. W. Damon, President; Chas. E. Galacar, Vice-President; W. J. MacKay, Secretary, Springfield, Mass.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $159,765.

PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 4232. Certificate of Registry No. 2238.

Directors and Officers.

Directors:—Thomas T. Langlois, Vancouver, B.C.; David H. Wilson, M.D., Vancouver; Robert H. Duke, Vancouver; E. H. Crandell, Calgary, Alta.; H. Carstens, Seattle; D. R. Dingwall, Winnipeg; William Henderson, J. W. Horne, W. H. Malkin, J. B. Mathers, Vancouver; Hon. R. McBride, Victoria; R. P. McLennan, J. Ramsay, Vancouver; D. Spencer, Victoria; Geo. J. Telfer, M. P. Thomson and T. W. Greer, Vancouver; G. Martin, Vancouver, B.C.

Officers:—Thomas T. Langlois, President, Vancouver, B.C.; David H. Wilson, M.D., Vice-President, Vancouver, B.C.; R. H. Duke, 2nd Vice-President, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, J. A. Stewart, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1910, The Insurance Act, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at $50,985.

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 4184. Certificate of Registry No. 2190.

Directors and Officers.

Directors:—John F. Dryden, Theo. C. E. Blanchard, Forrest F. Dryden, Jerome Taylor, William T. Carter, Uzal H. McCarter, all of Newark, N.J.; Fred C. Blanchard, Convent Station, N.J.; Edward Kanouse, Newton, N.J.; Jacob E. Ward, Convent Station, N.J.; Anthony R. Kuser, Bernardsville, N.J.; Richard V. Lindabury, Bernardsville, N.J.; John K. Gore, Orange, N.J.; Wilbur S. Johnson, East Orange, N.J.; William J. Magie, Elizabeth, N.J.

Officers:—John F. Dryden, President; Forrest F. Dryden, Vice-President, Newark, N.J.; Jacob E. Ward, 3rd Vice-President, Convent Station, N.J.; Wilbur S. Johnson, 4th Vice-President and Comptroller, East Orange, N.J.; Edward Gray, Secretary, Newark, N.J.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Ernest W. Porter, Hamilton, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1910) chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $624,190, held by the Receiver-General of Canada.

PROTECTIVE ASSOCIATION OF CANADA.

Register No. 4195. Certificate of Registry No. 2201.

Directors and Officers.

Directors:—J. T. Farish, Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Brodford, C. S. B. Halpin, Granby, Que.; Geo. H. Sherwood, Montreal, Que.

Officers:—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, Wilbur E. Kerr, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII., 1907, c. 118 (D.); Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Sick and Accident Insurance among members of the Masonic order within Canada and limited in amount as provided in the Association's Act of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of $15,344, held by the Department of Finance.

ACADIA FIRE INSURANCE COMPANY.

Register No. 4214. Certificate of Registry No. 2220.

Directors and Officers.

Directors:—C. C. Blackadar, A. E. Jones, Donald Keith, W. M. P. Webster, Halifax, N.S.; Freeman Elliott, Dartmouth, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.

Officers:—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones,, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, W. H. C. Carriere, Ottawa. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to The Acadia Fire Insurance Company, A.D. 1906. See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,953, held by the Government of Canada.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Register No. 4117. Certificate of Registry No. 2122.

Directors and Officers.

Directors:—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Thomas F. Dobbin, Montreal; Arthur W. Blake, Winnipeg, Man.

Officers:—Alfred Wright, President; Alex. MacLean, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to Incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $87,575.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Register No. 4121. Certificate of Registry, No. 2125.

Canadian Directors.

Directors:—Peleg Howland, Toronto; D. R. Wilkie, Toronto; W. S. Dinnick, Toronto; Franklin J. Moore, Philadelphia; W. G. Falconer, Toronto; C. Norie-Miller, Toronto.

Officers:—Peleg Howland, Chairman, Toronto; D. R. Wilkie, Vice-Chairman, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth, Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies Acts, 1862-1890. See also Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $200,966.

GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 4253. Certificate of Registry No. 2259.

Directors and Officers.

Directors:—Robert Ness, Howick, Que.; A. Frigon, Montreal; R. A. Leduc, Montreal; A. Champagne, Montreal; A. E. Bregent, Montreal; L. P. Berard, Montreal; L. A. Lavalléo, Montreal.

Officers:—Robert Ness, President, Howick, Que.; A. Frigon, Vice-President, Montreal; R. A. Leduc, Managing-Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. I. Telmosse, Ottawa. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII., chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1910, and the Act of Incorporation, 6-7 Edward VII., chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Live Stock Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $10,450, held by the Treasury Department, Ottawa.

TRAVELLERS' INDEMNITY COMPANY OF CANADA.

Register No. 4136. Certificate of Registry No. 2141.

Directors and Officers.

Directors:—S. C. Dunham, Frank F. Parkins, J. B. Lunger, John L. Way, Fred. W. Evans, Wm. A. Molson, Wm. McCaw.

Officers:—S. C. Dunham, President, Hartford, Conn.; Frank F. Parkins, Montreal Que.; George C. G. Traquair, Secretary-Treasurer, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Indemnity Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated in 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R.S.C., chap. 34, Insurance Act; 7 Edward VII., chap. 139 (D), an Act to Incorporate the Travellers' Indemnity Company of Canada; R.S.O., 1897, chap, 203, The Ontario Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Accident, Sickness, Steam Boiler, Automobile and Plate Glass Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $79,379, held by the Dominion Government.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 4114. Certificate of Registry No. 2119.

Directors and Officers.

Directors:—James Nichols, John R. Buck, Henry C. Judd, Francis T. Maxwell, Charles H. Briscoe, Ralph H. Ensign, L. A. Barbour, Fred. S. James, Chas. Cheney, H. A. Smith, Geo. H. Burt, Fredk. F. Small.

Officers:—James Nichols, President; H. A. Smith, Vice-President; B. R. Stillman, Secretary, all of Hartford, Conn.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 4th June, 1869, Private Acts, 19th March, 1907; amending Charter, (as to Canada and Ontario see Canada (1910), chap. 32, and R.S.O. 1897, chap. 203, and Acts amending same).

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members as the Capital Stock ($1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $261,743, held by the Government of Canada.

NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 4261. Certificate of Registry No. 2267.

Directors and Officers.

Directors:—D. H. McDonald, M. Long, J. W. Bettes, F. W. Drewry, H. W. Hutchinson, Colin Inkster, W. C. Leistikow, W. G. Livingston, D. L. Mather, J. D. McArthur, Arthur Stewart, J. A. Thompson, all of Winnipeg, Man.; J. A. McDonald, Ft. Qu'Appelle; N. Gardner Boggs, Saskatoon, Sask.; M. Conway, Winnipeg.

Officers:—D. H. McDonald, President, Winnipeg, Man.; M. Long, Vice-President, Winnipeg, Man.; M. Long, Manager, Winnipeg, and E. A. Holroyde, Secretary, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Walter H. S. Gordon, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed, are the following: Act of Incorporation, 7-8 Edward VII., chap. 136 (D.), and the Acts therein referred to.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $55,171.

CANADA WEATHER INSURANCE COMPANY.

Register No. 4176. Certificate of Registry No. 2182.

Directors and Officers.

Directors:—A. B. Welford, Woodstock, Ont.; Angus McKay, Ingersoll, Ont.; Frederick Millman, Woodstock, Ont.; J. B. MacLaren, Montreal, Que.; G. W. Hunt, Toronto, Ont.

Officers:—A. B. Welford, President, Woodstock, Ont.; Angus McKay, Vice-President, Ingersoll, Ont.; George W. Hunt, Manager, Toronto.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 7-8 Edw. VII. (Dom.), chap. 91, an Act to incorporate The Canada Weather Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to effect contracts of Insurance against injury to property caused by cyclones, tornadoes, windstorms, frost or hail, except in respect to property in transit on water.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $20,719.

TITLE AND TRUST COMPANY.

Register No. 4226. Certificate of Registry No. 2232.

Directors and Officers.

Directors:—E. F. B. Johnston, K.C., Hon. W. A. Charlton, Noel Marshall, W. J. Gage, Geo. H. Hees, W. K. George, W. R. Hobbs, Jas. B. Tudhope, M.P.P., Jacob Kohler, M.P.P., Allan McPherson, R. Wade, J. A. Kammerer.

Officers:—E. F. B. Johnston, K.C., President, Toronto; Hon. W. A. Charlton, 1st Vice-President, Toronto; Noel Marshall and W. J. Gage, Vice-Presidents, Toronto; J. J. Gibson, Manager, Toronto.

Head Office, Toronto, Ontario.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4-5 Edw. VII. (Dom.), chap. 162, an Act to incorporate The Title and Trust Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Title Insurance, as defined in the Company's Act of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $75,989.00.

THE ROYAL GUARDIANS.

Register No. 4107. Certificate of Registry No. 2112.

Directors and Officers.

Directors: Thos. Brady, Westmount, Que.; Dr. I. Laviolette, A. T. Patterson, John Hyde and Jas. Martin, Montreal; A. Evanturel, Quebec, Que.; B. F. Porter, Truro, N.S.; T. D. Hofland, J. J. Rilley and O. W. G. Dellmers, Montreal; Ed. C. Lalonde, Longueuil, Que.; F. W. Atkinson, W. J. Pendleton and C. P. Wood, Montreal; A. H. Holden, Frelighsburg, Que.; H. S. Kerr, Montreal; Dr. J. Z. Tryanne, Plessisville, Que.; T. P. Butler, K.C., Montreal.

Officers:—Thos. Brady, President; Dr. I. Laviolette, Vice-President; A. T. Patterson, Secretary.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Hannibal W. Wood, Ottawa. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII, chap. 158 (1910), Act respecting The Royal Guardians.

3. The liability of the members is defined in the Act of Incorporation.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $94,578, held by the Government of Canada.

THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4153. Certificate of Registry No. 2158.

Directors and Officers.

Directors:—Hon. George P. Graham, Ottawa; Jas. W. Pyke, Montreal; A. W. Richardson, Kingston; George H. Allen, Montreal; J. N. Greenshields, Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Quebec; N. Curry, Montreal; T. Bienvenu, Montreal; Chas. B. Gordon, Montreal.

Officers:—Hon. George P. Graham, President; Jas. W. Pyke and A. W. Richardson, Vice-Presidents; George H. Allen, Managing Director; Arthur P. Earle, Secretary, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, George G. McCulloch, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII, Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,599, held by Insurance Branch, Finance Department, Ottawa.

UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 4252. Certificate of Registry, No. 2258.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Godfrey C. White, Toronto. Suits by or against the Company may be brought in the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $72,396, held by the Receiver-General.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 4163. Certificate of Registry, No. 2169.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861) and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the member is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of Investment of its Surplus Funds.

LIFE ASSOCIATION OF SCOTLAND.

Register No. 4095. Certificate of Registry No. 2100.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, H. R. O'Hara, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $153,599.

NATIONAL SURETY COMPANY.

Register No. 4193. Certificate of Registry No. 2199.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Harry W. Crossin, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690 Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33 Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil.* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,506, held by the Receiver-General of Canada.

THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 4255. Certificate of Registry No. 2261.

Directors and Officers.

Directors:—Alex. Naismith, Wawanesa, Man.; R. M. Matheson, Brandon, Man.; A. F. Kempton, Wawanesa, Man.; Wm. Patterson, Wawanesa, Man.; S. H. Henderson, Wawanesa; C. D. Kerr, Wawanesa; A. F. Higgins, Roland, Man.; Wm. Dowling, Brandon, Man.; John M. Fraser, Toronto, Ont.

Officers:—Alex. Naismith, President; R. M. Matheson, Vice-President; A. F. Kempton, Manager and Secretary, Wawanesa.

1. Head Office, Wawanesa, Man. Chief Agent and Attorney for the Province of Ontario, John Horace Neeland, Port Arthur. Suits by or against the Company may be brought in the name of the Occidental Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba, Special Act, An Act to Incorporate The Occidental Fire Insurance Company, chap. 65 (1902), Dominion of Canada, Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $54,175, held by the Department of Finance.

THE HUDSON BAY INSURANCE COMPANY.

Register No. 4245. Certificate of Registry No. 2251.

Directors and Officers.

Directors:—John R. Berry, Vancouver, B.C.; R. L. Reid, Vancouver, B.C.; Chas. E. Berg, Vancouver; A. G. Creelman, Vancouver; T. A. Lyttleton, Vancouver; W. Loree, Winnipeg, Man.; J. M. MacLeod, Winnipeg; W. E. Knowles, Moose Jaw, Sask.; H. E. Anderson, Moose Jaw.

Officers: John R. Berry, President; R. L. Reid, Vice-President; Chas. E. Berg, Managing Director, and F. S. Quick, Secretary, Vancouver.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, J. Fleming, Toronto. Suits by or against the Company may be brought in the name of The Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), An Act respecting The Hudson Bay Insurance Company, and chap. 32 (1910), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $63,337, held by the Government of Canada.

FACTORIES INSURANCE COMPANY.

Register No. 4212. Certificate of Registry No. 2218.

Directors and Officers.

Directors:—C. R. Clapp, Woodstock; J. Y. Ormsby, Toronto; R. B. Young, Toronto; Wm. Jackson, Montreal, Que.; Fergus Murphy, Quebec, Que.

Officers:—C. R. Clapp, President; J. Y. Ormsby, Vice-President, Toronto; W. E. D. Baldwin, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Factories Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Lower Canada, chap. 68, Consolidated Statutes (1860); chap. 70 of the Statutes of Quebec (1905), as amended by chap. 119 of the Statutes of Quebec (1909); the Quebec Insurance Act, chap. 69 (1908); Canada 9-10 Edward VII., chap. 128.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $51,307, held by the Department of Insurance, Ottawa.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 4192. Certificate of Registry No. 2198.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, George R. Donovan, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:

New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7, 1910, under Chapter 33, laws of 1910, New York State, known as "An Act in relation to insurance Corporations, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,742, held by the Receiver-General of Canada.

L'UNION COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE.

Register No. 4336. Certificate of Registry No. 2269.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurance Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 23rd day of June, 1911, and expiring on the 31st day of March, 1912, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $55,295, held by the Government of Canada.

ROYAL EXCHANGE ASSURANCE.

Register No. 4258. Certificate of Registry No. 2264.

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1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Robert Stewart, Ottawa. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act, (Imp.), 1 Edw. VII., chap X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the same Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts, pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless the said Corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed."

5. The Company is registered in Ontario for the transaction of Fire Insurance for the term ending 30th April, 1912.

6. Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $100,070 held by the Government of Canada.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 4216. Certificate of Registry No. 2222.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now by virtue of its incorporation power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1911, and expiring on the 31st day of March, 1912 to transact the business of insuring registered mail matter in transit from any one point in Canada to any other point in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $25,000, held by the Finance Department, Ottawa.

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 4242. Certificate of Registry No. 2248.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, W. B. Meikle, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1912, pursuant to R.S.O. 1897, chap. 203.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Profit and Loss Account to 31st December, 1910.

DR.

	£	s.	d.
To Balance Profit and Loss Account, as shewn in the last General Balance Sheet	61,376	19	3
" Balance Underwriting Account, 1909	245,879	1	4
" Interest on Investments and Loans, &c.	25,988	12	11
" Transfer Fees	28	2	6
	£333,272	16	0

CR.

		£	s.	d.
By Dividend authorized by General Meeting, paid 4th February, 1910.	£11,445 0 0			
" Interim Dividend, paid 1st July, 1910	9,810 0 0			
		21,255	0	0
" Income Tax		279	9	3
" Losses, Averages, Returns, Re-insurances, and Charges, paid on Account of 1909	190,393 16 4			
" Transferred to Suspense against further claims	41,000 0 0			
		231,393	16	4
" Bad Debts		106	1	7
" Balance		80,238	8	10
Total		333,272	16	0

UNDERWRITING ACCOUNT, 1910.

DR.

	£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Taxes, Office Expenses and Agents' Chargs	408,461	5	0
Total	408,461	5	0

Cr.

	£	s.	d.
By Losses and Averages paid	137,167	5	5
" General Expenses	28,011	0	8
" Directors' Remuneration	3,000	0	0
" Auditors' Fee	231	0	0
" Balance	240,051	18	11
Total	408,461	5	0

General Balance Sheet to 31st December, 1910.

Dr.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2. 10s. per share has been called up	163,500	0	0
" Reserve Fund	300,000	0	0
" Sundry Creditors	44,677	0	9
" Unclaimed Dividends	176	4	0
" Internal Re-Insurance Account	19,857	0	11
" Investment Realization Suspense Account	18,370	19	8
" Underwriting Suspense Account	70,998	16	7
" Underwriting Account, 1910	240,051	18	11
" Profit and Loss Account	80,238	8	10
Total	937,870	9	8

Cr.

	£	s.	d.
By Investments and Loans, including Freehold and Leasehold Properties	753,441	10	11
" Sundry Debtors	136,305	2	10
" Interest to date not received	7,464	16	7
" Stamps on hand	246	2	3
" Cash and Bills at Bankers and in hand	40,412	17	1
Total	937,870	9	8

J. N. STOLTERFOHT.
H. R. ROBERTSON. } Directors.

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. In our opinion, the above Balance Sheet is properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shewn by the books of the Company. We have examined the Securities representing the Company's Investments, and find them to be in order.

HARMOOD BANNER & SON,
Chartered Accountants.

Liverpool, 20*th January*, 1911.

THE MANNHEIM INSURANCE COMPANY, LIMITED.

Register No. 4170. Certificate of Registry No. 2176.

Directors and Officers.

Board of Directors:—C. Reiss, Esq., Consul General, Chairman, Mannheim; Dr. F. Englehorn, Deputy Chairman, Mannheim; C. Eckhard, Esq., Mannheim; Dr. F. Hecht, Mannheim; His Excellency Dr. Von Jagemann, Heidelberg; H. Dyckerhoff, Esq., Mannheim.

Managers:—R. Post, Mannheim; N. Muhlinghaus, Mannheim; F. Herm, Sub-Manager, Mannheim.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Geo. McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Mannheim Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered for the transaction of Ocean and Inland Marine Insurance for the term ending 30th April, 1912, pursuant to the Ontario Insurance Act, R.S.O. 1897, chap. 203.

Issued capital of the Company	£400,000
Reserve Fund	100,000

Balance Sheet for the Period 1st July, 1909, to 30th June, 1910.

Dr.

Subscribed Capital	M	8,000,000.—
Reserve Fund	"	2,000,000.—
Creditors	"	1,694,124.65
Reinsurance Reserve Account	"	376,141.06
Special annuity reserve	"	138,762.86
Reserve for Risks not run off and outstanding Claims	"	6,500,827.43
Gratuity fund for the Employees of the Company	"	35,000.—
Pension fund for the Employees of the Company	"	360,536.80
Dividends unclaimed	"	1,330.25
Balance of Profit and Loss Account	"	607,581.75
	M	19,714,304.80

Cr.

Shareholders' Acceptances for uncalled capital	M	6,000,000.—
Investments in bonds and mortgages	"	7,381,798.97
House property	"	532,764.42
Furniture	"	100.—
Cash in hand, at Bankers and Bills receivable	"	2,030,509.91
Sundry Debtors	"	473,406.20
Balances at the Agents and Assured and others	"	2,860,033.13
Interest due and unpaid	"	75,155.37
Pension Fund for the Employees of the Company	"	360,536.80
	M	19,714,304.80

RECEIPTS.

(A) Marine, River and Inland Insurance.

	M	M
Balance from last year's account		63,585.79
Reinsurance Reserve account	288,762.68	
Reserves from last year's account for Risks not run off and outstanding Claims	4,640,000.—	
Gross Premium Income	13,826,777.08	
Interest Account	172,628.98	
		18,928,168.74

(B) Accident, Liability, Burglary and Plate Glass Insurance.

	M	M
Balance from last year's account	2,456.92	
Reserves from last year's Account for Risks not run off and outstanding Claims	1,145,402.02	
Gross Premium Income	2,140,283.47	
Interest Account, Reinsurance Reimbursement Account, and other Receipts	391,192.20	
		3,679,334.61
Balance of Interest Account less depreciation of investments		99,522.59
		22,770,611.73

EXPENDITURE.

(A) Marine, River and Inland Insurance.

	M	M
Reinsurance Account	5,085,070.37	
Net Losses paid	6,178,027.39	
Agency Commission and Costs	1,374,869.75	
Expenses of Management	305,850.20	
Reinsurance Reserve Account	376,141.06	
Reserve for Risks not run off and outstanding Claims	5,240,000.—	
		18,559,958.77

(B) Accident, Liability, Burglary and Plate Glass Insurance.

	M.	M
Reinsurance Account	557,290.65	
Losses paid	723,406.71	
Taxes, Reinstatement Fund, Agency Commission, etc.	430,084.81	
Expenses of Management	492,698.75	
Reserve for Risks not run off and outstanding Claims	1,399,590.29	
		3,603,071.21
Net Profit		607,581.75
		22,770,611.73

The General Meeting voted the following Distribution of the Net Profit of M607,581.75

To Shareholders 16 per cent. dividend	M 320,000.—
Bonus to Directors and Managers	" 115,138.06
Reserve for renewal of dividend-sheets	" 4,000.—
To the Employees: Gratuities	" 23,000.—
" " " : Gratuity Fund	" 5,000.—
" " " : Pension Fund	" 25,000.—
Balance to next year's account	" 115,443.69
	M 607,581.75

Mannheim, the 9th November, 1910.

MANNHEIM INSURANCE COMPANY.
(Mannheimer Versicherungsgesellschaft.)

For the Board of Directors:
REISS.

The Managers:
POST. HERM, *Deputy.*
HALTERMANN, *Deputy.*

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 4166. Certificate of Registry No. 2172.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, Londor

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1912, pursuant to R.S.O. 1897, chap. 203.

Balance Sheet for the Year Ending 31st December, 1910.

Profit and Loss Account, 31st December, 1910.

	£	s.	d.
To Balance, 1st January, 1910	54,031	7	0
" Balance of Underwriting Account, 1909, at 31st December, 1909	187,116	2	10
" Interest on Investments	35,104	0	10
" Transfer Fees	41	8	6
	£276,292	19	2

	£	s.	d.	£	s.	d.
By Dividends paid February and July, 1910				40,000	0	0
" Claims, Returns and Re-insurances paid on 1909 Account, from 1st January, 1910, to date and Underwriters' Commission	152,259	10	1			
" Amount carried to Suspense Account on closing 1909 Account	32,500	0	0			
" Bad Debts, 1909 Account	21	4	2			
				184,780	14	3
" Loss on sale of Investments				3,070	9	2
" Balance carried down				48,441	15	9
				£276,292	19	2

Underwriting Account, 1910.

To Premiums—Less Returns and Re-insurances				£314,309	13	4
				£314,309	13	4

	£	s.	d.	£	s.	d.
By Claims paid				101,470	13	0
Office Expenses, including Salaries, etc., London, Liverpool and Manchester	23,383	4	2			
Directors' and Auditors' Fees	6,000	0	0			
General Law Charges	44	7	0			
	£29,427	11	2			
Less proportion charged to Internal Re-insurance Account	£1,430	10	7			
				27,997	0	7
Balance carried down				184,841	19	9
				£314,309	13	4

GENERAL BALANCE SHEET, 31ST DECEMBER, 1910.

	£	s.	d.	£	s.	d.
To Capital Subscribed—100,000 Shares at £20 per share	£2,000,000	0	0			
Paid up—£2 per share				200,000	0	0
Reserve Fund				500,000	0	0
Outstanding Accounts				50,153	19	1
Internal Re-insurance Account				44,454	16	2
Suspense Account				64,874	6	6
Dividends not yet claimed				658	6	0
Bills Payable				2,869	8	3
Balance of Profit and Loss Account				48,441	15	9
Balance of Underwriting Account, 1910				184,841	19	9
				£1,096,294	11	6

	£	s.	d.
By Investments	978,367	9	0
(Market Value at 31st December, £959,159 15s. 4d.)			
Debtors for Premiums, etc.	78,057	11	10
Interest Accrued, but not received	13,301	7	1
Office Furniture and Fixtures	446	1	1
Policy Stamps on hand	160	14	4
Bills Receivable	1,554	17	4
Cash at Bankers and in hand	24,406	10	10
	£1,096,294	11	6

W. A. TURNBULL,
WM. McFARLANE, } *Directors.*

We have audited the above Balance Sheet and Accounts, and have obtained all the information and explanation we have required, and we beg to report that we have each in our respective Districts examined the accounts of the Company, and that the above Balance Sheet compiled therefrom is in our opinion properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given us, and as shown by the books of the Company.

We also report that we have individually satisfied ourselves of the existence of the Securities belonging to our respective Offices.

J. F. CLARKE, LONDON.
J. S. HARMOOD BANNER, LIVERPOOL. } *Auditors.*
W. ASHWORTH, MANCHESTER.

STANDARD MARINE INSURANCE COMPANY LIMITED.

Register No. 4218. Certificate of Registry No. 2224.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Standard Marine Insurance Company, Limited.

2. The Company was constituted by Memorandum of Association and incorporated on the 6th day of December, 1871, under the English Companies Acts, 1862 to 1900.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The capital stock of the Company consists of 50,000 shares of £20 each, with £4 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1912.

BALANCE SHEET, 31ST DECEMBER, 1910.

Profit and Loss Account to 31st December, 1910.

	£	s.	d.
To Balance 31st December, 1909	74,388	12	6
" Balance of Underwriting Account, 1909	79,039	17	1
" Interest	13,416	9	5
	£166,844	19	0

	£	s.	d.	£	s.	d.
By Claims paid on 1909 Account	36,414	4	3			
" Amount carried to Suspense Account	10,000	0	0			
				46 414	4	3
" Bad and doubtful Debts				764	19	1
" Income Tax				56	6	5
" Balance				119,609	9	3
				£166,844	19	0

UNDERWRITING ACCOUNT, 1910.

	£	s.	d.
To Premiums, Less Returns and Re-insurances	157,258	0	11
	£157,258	0	11

	£	s.	d.
By Claims paid	49,574	17	10
" General and Agency Expenses	13,493	1	10
" Directors and Auditors' Fees	779	3	4
" Balance	93,410	17	11
	£157,258	0	11

GENERAL BALANCE SHEET TO 31ST DECEMBER, 1910.

	£	s.	d.
To Capital Account—25,000 Shares of £20 each; £4 paid up	100,000	0	0
" Reserve Fund	100,000	0	0
" Balance of Profit and Loss Account	119,609	9	3
" Balance of Underwriting Account, 1910	93,410	17	11
" Suspense Account	37 604	19	0
" Sale of Investment Account	657	16	3
" Sundry Creditors	34,361	10	6
	£485,644	12	11

	£	s.	d.
By Investment and Loans	359,791	9	4
" Cash at Bankers and in hand	37,987	2	6
" Bills Receivable	837	1	0
" Debtors for Premiums, etc.	81,311	15	9
" Interest Accrued but not received	5,558	15	3
" Stamps on hand	158	9	1
	£485,644	12	11

AUDITORS' REPORT.

To the Shareholders of the Standard Marine Insurance Co., Limited:

Gentlemen,—In accordance with the provisions of the "Companies Consolidation Act, 1908," we beg to report that we have examined the accounts and audited the above balance sheet, dated 31st December, 1910, and have obtained all the information and explanations we have required. In our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs in accordance with the best of our information and the explanations given us, and as shown by the books of the Company. We have also seen the Securities held here and the verifications of the securities deposited abroad.

(Sgd.) HARMOOD, BANNER & SON, *Chartered Accountants.*

(Sgd.) JOHN H. CLAYTON,
F. W. P. RUTTER, } *Directors.*

Liverpool, 25th January, 1911.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 4219. Certificate of Registry No. 2225.

DIRECTORS AND OFFICERS.

Directors:—G. B. Crow, G. C. Dobell, Oswald Dobell, Gilburt W. Fox, J. N. Hodgson, Alfred Woodall, R. W. Sharples, Liverpool.

Officers:—G. B. Crow, Chairman; G. C. Dobell, Deputy Chairman; Joseph Pemberton, Underwriter; F. R. Edwards, Secretary, Liverpool.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 and 28 Vict., chap. 19, The Campanies' Seals Act, 1864; 31 and 32 Vict. chap. 131, The Companies' Act, 1867; 33 and 34 Vict. chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19; The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act 1883; 49 Vict., chap. 23, The Companies Act, 1888; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

The Company is registered for the year ending 30th April, 1912, to transact Ocean Marine Insurance under R.S.O. 1897, chap. 203.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Profit and Loss Account, 31st December, 1910.

DR.

	£	s.	d.
To Balance 1st January, 1910	41,711	10	0
" Balance of Underwriting Account, 1909	83,163	11	7
" Interest Account	9,833	4	7
	£134,708	6	2

CR.

	£	s.	d.	£	s.	d.
By Dividend paid to Shareholders—						
1st July, 1909	£5,000	0	0			
25th January, 1910	7,500	0	0			
				12,500	0	0
By Income Tax, 1909				355	10	10
" Claims, Re-Insurances, Returns, Commissions, etc., for 1909				54,042	2	1
" Amount carried to Suspense Account to close 1909				10,000	0	0
" Amount transferred to Reserve Fund				10,000	0	0
" Balance carried down				47,810	13	3
				£134,708	6	2

UNDERWRITING ACCOUNT, 1910.

DR.

	£	s.	d.
To Premiums, less Re-Insurances, Returns, and Agency Charges, etc.....	126,457	3	7
" Transfer Fees	11	7	6
	£126,468	11	1

CR.

	£	s.	d.
By Claims	33,634	3	0
" General Expenses, including Salaries, Rents, Subscriptions to Underwriters' Rooms, Registers of Shipping, etc.....	11,722	18	9
" Auditors' Remuneration	100	0	0
" Directors' Remuneration	1,500	0	0
" Furniture and Fixtures—Amount written off	100	0	0
" Balance carried down	79,411	9	4
	£126,468	11	1

BALANCE SHEET.

DR.

		£	s.	d.
To Capital:—				
500,000 Shares at £10 per Share, £500,000				
Paid up £2 per Share		100,000	0	0
" Reserve Fund		120,000	0	0
" Balance of Profit and Loss Account	£47,810 13 3			
Less Interim Dividend paid 1st July, 1910.....	5,000 0 0			
		42,810	13	3
" Balance of Underwriting Account, 1910.....		79,411	9	4
" Suspense Account		11,549	11	9
" Special Re-Insurance Account		6,551	0	0
" Accounts due by the Company		8,544	10	1
" Dividends unpaid		14	2	0
		£368,881	6	5

CR.

		£	s.	d.
By Investments:—				
Bonds repayable at fixed dates	£178,939 3 10			
Other Investments (Market value £116,006 0 7)..	122,809 9 8			
		301,748	13	6
" Stamps		90	8	0
" Furniture and Fixtures		366	5	5
" Cash at Bankers and in hand		17,944	17	1
" Interest accrued but not received		3,062	1	4
" Accounts due to the Company, for Premiums, Salvages, etc.....		45,669	1	1
		£368,881	6	5

GILBERT W. FOX,
R. W. SHARPLES, } *Directors.*

AUDITORS' REPORT.—We have to report that we have examined the Accounts of the Reliance Marine Insurance Company, Limited, for the year ending 31st December, 1910. We have obtained all the information and explanations we have required, and in our opinion the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information, and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for investments to the amount specified.

CHALMERS, WADE & Co., *Chartered Accountants*,

Liverpool, 13th January, 1911.

ROYAL EXCHANGE ASSURANCE.

Register No. 4217. Certificate of Registry No. 2223.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act, (Imp.), 1 Edw. VII., chap X.

4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1912.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1910.

RECEIPTS.

Marine Department.

The Net Premiums amounted to £236,218 0s. 10d., which, with interest, gave a total income of £240,070 0s. 5d.

PAYMENTS.

The Losses paid in respect of 1910 and previous years amounted to £188,090 2s. 2d. The Commission was £7,511 5s. 10d., and the Expenses of Management were £21,739 17s. 2d.

The sum of £36,527 2s. 3d., being the profit on the 1909 Account after providing for outstanding claims, has been transferred to the Profit and Loss Account.

The Marine Fund, after transferring £20,000 0s. 0d. from the Profit and Loss Account, now stands at £208,468 18s. 6d.

Cr.

	£	s.	d.
Amount of marine insurance fund at the beginning of the year	202,267	5	6
Premiums, after deduction of re-insurance premiums, returns, brokerage, and discount	236,218	0	10
Interest, dividends and rents — £4,090 12 0			
Less income tax thereon — 238 12 5			
	3,851	19	7
Transferred to marine insurance fund from profit and loss account	20,000	0	0
	£462,337	5	11

Dr.

	£	s.	d.
Claims paid and outstanding	188,090	2	2
Commission	7,511	5	10
Expenses of management	21,739	17	2
Profit on 1909 transferred to Profit and Loss Account	36,527	2	3
Amount of Marine Insurance Fund at the end of the year, as per Balance Sheet	208,468	18	6
	£462,337	5	11

General Balance Sheet, 31st December, 1910.

Liabilities.

	£	s.	d.
Proprietors' Capital paid up	689,219	17	10
Life Assurance Fund	3,180,334	9	0
Annuity Fund	807,269	0	0
Fire Insurance Fund	352,600	0	0
Accident Insurance Fund	9,150	0	0
Employers' Liability Insurance Fund	79,336	0	0
General Insurance Fund	20,944	0	0
Marine Insurance Fund	208,468	18	6
Sinking Fund and Capital Redemption Fund	41,757	3	7
Profit and Loss Account (General Reserve Fund)	430,411	0	7
Claims admitted or intimated, but not paid—			
Life Assurance	25,575	15	6
Fire Insurance	66,821	0	4
Annuities due and unpaid	8,890	0	0
Surrendered and Settlement Policies Suspense Accounts	4,571	8	0
Deposit Fund (Clerks' Savings)	20,841	2	8
Security Deposit Fund (Security for Agents and others)	5,320	0	0
Pension and other Reserve Funds	58,495	7	1
Bills payable	1,636	10	9
Sundry Creditors	74,818	10	3
	£6,086,460	4	1

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	594,352	12	7
Mortgages on property out of the United Kingdom	6,385	10	1
Loans on Parochial and Other Public Rates	223,622	2	10
Loans on Life Interests	138,548	9	6
Loans on Reversions	139,880	11	0
Loans on Stocks and Shares	217,813	15	3
Loans on Company's Policies within their surrender values	165,700	4	9
Loans on Personal Security	104,995	17	6
INVESTMENTS:—			
Deposit with the High Court (Bank of England Stock)	20.250	0	0
British Government Securities and Bank of England Stock	132,473	15	2
Municipal and County Securities, United Kingdom	56,916	18	2
Indian and Colonial Government Securities	171,130	8	4
Indian and Colonial Provincial Securities	8,669	10	0
Indian and Colonial Municipal Securities	61,804	12	7
Foreign Government Securities	361,667	7	7
Foreign Provincial Securities	50,454	10	9
Foreign Municipal Securities	275,359	17	4
Railway and other Debentures and Debenture Stocks—Home and Foreign	1,474,844	3	6
Railway and other Preference and Guaranteed Stocks	348,711	10	8
Railway Ordinary Stocks	180,814	16	4
Rent Charges	21,370	18	9
Freehold Ground Rents	110,156	0	0
House Property	373,442	8	10
Life Interests	63,131	3	1
Reversions	68,847	7	7
Agents' Balances	418,972	5	8
Outstanding Premiums	25,466	19	5
Outstanding Interest, Dividends and Rents	7,599	17	7
Interest Accrued but not Payable	58,669	15	6
Bills Receivable	6,300	19	7
Marine Stamps	709	5	9
CASH:—			
On Deposit	103,333	16	6
In Hand and on Current Account	94,062	11	11
	£6,086,460	4	1

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 4168. Certificate of Registry No. 2174.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1912, pursuant to the statute of Ontario, R.S.O. 1897, chap. 203.

SUMMARY OF ANNUAL STATEMENT, 1ST JANUARY, 1911.

Officers:—William J. Dutton, President; Bernard Faymonville, Vice-President; J. B. Levison, Second Vice-President and Marine Secretary; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; Thomas M. Gardiner, Treasurer.

Directors:—William J. Dutton, Bernard Faymonville, J. B. Levison, Charles R. Bishop, J. C. Coleman, Charles Page, Henry Rosenfeld, Geo. A. Newhall, John Bermingham and Arthur A. Smith.

Forth-eighth Annual Statement, January 1, 1911.

CASH CAPITAL	$1,500,000 00
POLICYHOLDERS' SURPLUS	3,886,380 63

ASSETS.

Bonds and Stocks	$4,918,115 29
Real Estate, including Home Office	557,000 00
Loans on Bonds and Mortgages	695,425 00
Loans on Collaterals	338,000 00
Cash in Bank and Company's Offices	435,859 08
Premiums in Course of Collection	985,291 98
Marine Premium Notes	24,256 91
All Other Assets	116,681 17
Total Assets	$8,070,629 43

LIABILITIES.

Losses in Process of Adjustment	$462,617 52
Unearned Premium Reserve	3,390,131 28
All Other Claims and Demands	286,500 00
Reserve for January Dividend	45,000 00
Capital Paid in Cash	1,500,000 00
Net Surplus	2,386,380 63
Total Liabilities	$8,070,629 43

INCOME.

Net Premiums:—		
Fire	$3,414,445 61	
Marine	1,587,788 38	
		$5,002,233 99
Interest, Dividends, Rents, etc		288,447 75
All Other Income		491 44
		$5,291,173 18

EXPENDITURES.

Net Losses Paid:—		
Fire	$1,705,597 91	
Marine	925,413 50	
		$2,631,011 41
Dividends		225,000 00
Commission and Brokerage		841,244 01
Taxes and all Other Expenditures		947,647 32
		$4,644,902 74

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 4167 Certificate of Registry No. 2173

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Indemnity Mutual Marine Assurance Company, Limited.

2. The Company was constituted by deed of settlement, dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies Act, 1862 to 1883.

3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of The Indemnity Mutual Marine Assurance Company, Limited. 29th July, 1886.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1912.

BALANCE SHEET, 31ST DECEMBER, 1910.

DR.

	£	s.	d.
To Capital (67,000 Shares of £15 each, upon which £3 per Share have been paid)	201,000	0	0
" Reserve	350,000	0	0
" Sundry Creditors	2,982	1	5
" Underwriting Suspense Account	41,102	14	3
" Balance of Underwriting Account, 1910	192,203	9	7
" " Profit and Loss Account	51,581	18	7
	£838,870	3	10

CR.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities	526,063	10	1
" Cash at Bankers and in hand	15,550	3	8
" Bills Receivable	1,100	4	6
" Stamps	133	19	5
" Sundry Debtors	66,022	6	2
	£838,870	3	10

Profit and Loss Account, 31st December, 1910.

DR.

		£	s.	d.
To Dividend paid in April	£16,750 0 0			
" Interim Dividend paid in October	16,750 0 0			
		33,500	0	0
" Balance		51,581	18	7
		£85,081	18	7

CR.

		£	s.	d.
By Balance		39,977	14	1
" Interest on Investments and rents		29,040	3	5
" Transfer Fees		25	10	0
" Balance Underwriting Account 1909 on 31st December, 1909	£181,086 7 10			
Less Losses, Averages, etc., on 1909 Account in 1910	142,047 16 9			
	£39,038 11 1			
Less Transferred to Underwriting Suspense Account to close 1909	23,000 0 0			
		16,038	11	1
		£85,081	18	7

UNDERWRITING ACCOUNT, 1910.

DR.

	£	s.	d.
To Net Settlements	128,209	0	9
" Directors' Fees	3,000	0	0
" Salaries	8,916	13	4
" General Office Expenses	5,741	19	7
" Balance	192,203	9	7
	£338,071	3	3

CR.

	£	s.	d.
By Net Premiums (less Agents' Commissions and Expenses)	338,071	3	3
	£338,071	3	3

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, and obtained all the relative information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company.

THOMAS A. WELTON, F.C.A.,
J. F. BOND, F.C.A., } *Auditors.*

FRED. HUTH JACKSON,
SPENCER H. CURTIS, } *Directors.*

2nd March, 1911.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies
Year ending 31st December, 1910

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

H. Sutherland ..... Toronto, Ont.
Thomas Urquhart ..... Toronto, Ont.
S. Henderson ..... Toronto, Ont.
Dr. T. F. McMahon ..... Toronto, Ont.
John C. Elliott ..... London, Ont.
Wm. Garside ..... Toronto, Ont.
D. C. Hossack ..... Toronto, Ont.
Geo. M. Begg ..... Toronto, Ont.
W. H. Shapley ..... Toronto, Ont.
W. H. Shaw ..... Toronto, Ont.
S. S. Weaver ..... Toronto, Ont.
J. M. Walton ..... Aurora, Ont.
James Reid ..... Montreal, Que.
James Lang ..... Toronto, Ont.
J. H. McKnight ..... Toronto, Ont.

Officers:

H. Sutherland, President and Manager ..... Toronto, Ont.
Thomas Urquhart, 1st Vice-President ..... Toronto, Ont.
S. Henderson, 2nd Vice-President ..... Toronto, Ont.
Geo. M. Begg, Secretary-Treasurer ..... Toronto, Ont.

Auditors:

A. C. Neff, F.C.A. ..... Toronto, Ont.
James G. Begg ..... Toronto, Ont.

Authorized Capital, $500,000; Subscribed Capital, $304,000; Paid up, $30,400.00; Deposit at Provincial Treasury, $26,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of mortgages		$ 81,462 90
Amount of debentures		33,852 47
Amount of loans on Company's policies		14,004 92
Actual cash on hand at head office	$ 297 59	
Cash on deposit in Standard Bank, Bay and Richmond Sts., Toronto	$ 11,429 34	
		$ 11,726 93
Interest due and accrued and unpaid		1,413 25
Premiums outstanding (net)		2,951 35
Premiums deferred (net)		3,718 50
Premium on capital stock unpaid		900 00
Office furniture (not extended)	$ 380 00	
Total assets		$ 150,030 32
Subscribed capital stock uncalled		$ 273,600 00

Liabilities.

Amount of reported claims		$1,000 00
Re-insurance reserve (Om. (5) Table interest at 3½ per cent.)		140,112 90
Amount due medical fees		298 00
Amount due auditors' fees, 1910		100 00
Amount due premiums paid in advance		929 65
Amount due Provincial tax, 1910		462 13
Amount due all other liabilities		4 65
Total liabilities		$ 142,907 33
Capital stock paid up		$ 30,400 00

Receipts.

Cash balance at 31st December, 1909 (not extended), $8,081.23.

Amount received in cash for gross premiums		$ 46,262 02
Amount received in cash for interest		6,117 51
Amount received in cash for payments on mortgages and other loans (not extended)	$6,444 37	
Amount received in cash for premium on capital stock		25 00
Total receipts		$ 52,404 53

Expenditure.

Expenses of management:		
Cash paid for agents' commission, and salaries		$4,531 99
" fuel and light		14 35
" medical fees		1,672 35
" interest, discount or exchange		36 29
" statutory assessment and license fee		59 14
" travelling expenses		1,117 65
" rent and taxes		1,363 83
" salaries and auditors' fees		9,374 00
" printing, stationery and advertising		295 60
" postage, telegrams and express		115 00
" valuations		35 00
" telephone		50 00
" insurance literature		50 99
" reserve books		50 00
" law costs		6 50
" office supplies		22 83
" other expenses		162 13
Total expenses of management		$ 18,957 65
Miscellaneous expenditure:		
Cash paid for claims which occurred prior to 1910	$2,000 00	
" claims which occurred in 1910	2,000 00	
		4,000 00
" re-insurance		54 40
" surrender values		1,264 50
" investments (not extended)	$ 30,902 40	
" office furniture		24 25
Total expenditure		$ 24,300 80

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1909	1,064	$1,397,592
Contracts taken during 1910	250	317,257
Gross number and amount of contracts on foot at any time during 1910	1,314	$1,714,849

Deductions:	Number.	Amount.		
Contracts matured in 1910 by death	3	$3,000		
Contracts lapsed in 1910	69	82,500		
Contracts surrendered for which cash values have been paid	22	25,200		
Total deductions	94	$110,700	94	110,700
*Number and amount of contracts on foot at 31st December, 1910			1,220	$1,604,149
Re-insured				4,000
Net number and amount of contracts on foot at 31st December, 1910			1,220	$1,600,149

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Allen, A. A.	Toronto	50	5,000 00	500 00
Allan, J. W.	"	100	10,000 00	1,000 00
Anderson, Mrs. Ann	Wyoming	5	500 00	50 00
Begg, Geo. M.	Toronto	100	10,000 00	1,000 00
Coutts, John	Thamesville	5	500 00	50 00
Daly, F. W.	London	25	2,500 00	250 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, O. F.	"	15	1,500 00	150 00
Elliott, J. C.	Glencoe	50	5,000 00	500 00
Garside, Wm.	Toronto	100	10,000 00	1,000 00
Hossack, D. C.	"	100	10,000 00	1,000 00
Heggie, Dr. W. C.	"	10	1,000 00	100 00
Henderson, Rev. A.	Earlswood, Sask.	200	20,000 00	2,000 00
Henderson, S.	Toronto	100	10,000 00	1,000 00
Lang, James	"	100	10,000 00	1,000 00
McKnight, J. H.	"	50	5,000 00	500 00
McMahon, Dr. T. F.	"	200	20,000 00	2,000 00
McMillan, H. T.	"	10	1,000 00	100 00
McKee, Wm.	"	25	2,500 00	250 00
McEvoy, A. M.	London	10	1,000 00	100 00
Murchison, Wm.	Buffalo, N.Y.	10	1,000 00	100 00
Porter, Dr. G. D.	Toronto	50	5,000 00	500 00
Reid, James	Montreal	340	34,000 00	3,400 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Shaw, W. H.	"	50	5,000 00	500 00
Sherris, H.	"	5	500 00	50 00
Sutherland, H.	"	750	75,000 00	7,500 00
Sutherland, L. H. B.	"	150	15,000 00	1,500 00
Urquhart, D.	"	50	5,000 00	500 00
Urquhart, Thomas	"	100	10,000 00	1,000 00
Weston, J. F.	"	20	2,000 00	200 00
Walton, J. M.	Aurora	100	10,000 00	1,000 00
Weaver, S. S.	Toronto	50	5,000 00	500 00
Weuborne, O. C.	Santiago, Chile	5	500 00	50 00
Totals		3,040	304,000 00	30,400 00

* Of this amount there was payable to beneficiaries resident in Ontario, $1,506,477.

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503 TEMPLE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the Year 1910.

Directors:

John J. Main ..... Toronto, Ont.
A. C. Pratt ..... Toronto, Ont.
A. W. Briggs ..... Toronto, Ont.
A. M. Featherston ..... Toronto, Ont.
A. D. Smith, M.D. ..... Mitchell, Ont.
C. Bonnick ..... Toronto, Ont.
S. J. Carter ..... Montreal, Que.
Geo. H. Featherston ..... Montreal, Que.
J. M. Faircloth ..... Toronto, Ont.
B. E. McKenzie, M.D. ..... Toronto, Ont.
James Acton ..... Toronto, Ont.
H. Dempsey ..... Rednersville, Ont.

Officers:

John J. Main, President ..... Toronto, Ont.
A. C. Pratt, Vice-President ..... Toronto, Ont.
A. M. Featherston, General Manager and Secretary..... Toronto, Ont.

Auditors:

A. C. Neff & Co. ..... Toronto, Ont.

Authorized Capital, $150,000; Subscribed Capital, $110,400; Paid-up Capital, $39,120; Paid in Advance of Call, $8,050; Unpaid on Calls, $2,050; Deposit at Provincial Treasury, $25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Actual cash on hand at head office	$1,039 27	
Cash on deposit United Empire Bank, Toronto, Ont. (deposit receipts, Ontario Government deposit)	25,000 00	
Cash on deposit United Empire Bank, Toronto	256 06	
Cash on deposit in Standard Bank, Winnipeg, Man. (Deposit Receipt, Manitoba Government deposit)	10,000 00	
		$ 36,295 33
Cash in agents' hands		2,530 42
Interest due or accrued and unpaid		237 50
Premiums outstanding		2,959 65
Calls on capital stock unpaid ($2,050 extended $1,900)		1,900 00
Advertising supplies on hand 835 00		
Organization expenses ..... 8,963 79 } not extended	$ 10,237 79	
Office furniture and fixtures 439 00		
Total assets		$43,922 90
Subscribed capital stock uncalled, less paid in advance of calls		$ 68,880 00

Liabilities.

Re-insurance reserve Hm. Table (Professor Cherriman's), interest at 4½ per cent.	$ 11,794 10
Amount of borrowed money	11,063 28
Amount of outstanding December accounts	363 55
Total liabilities to public	$23,220 93
Capital stock paid up, $39,120, and in process of payment, $1,900	$41,020 00

Receipts.

Gross premiums received in cash	$ 12,424 54
Amount received for interest	749 99
Amount received from calls on capital stock	7,210 00
Amount received borrowed money	6,946 88
Amount received unexpended travelling expenses	39 55
Total receipts	$ 27,370 96

Expenditure.

Expenses of management:	
Cash paid for agents' commission, salary and bonus	$ 4,105 09
" medical examination fees	958 00
" statutory assessment and license fee (Ontario)	56 66
" other taxes and fees	167 41
" law costs	2 00
" interest	13 06
" travelling expenses	763 80
" rent, taxes, and fire insurance	449 26
" salaries, directors' and auditors' fees	3,648 00
" printing, stationery and advertising	786 82
" postage, telegrams, express and telephone	208 82
" other expenses	638 58
Total expenses of management	$ 11,797 51
Miscellaneous payments:	
Cash paid for claims during 1910	2,000 00
" re-insurance	72 96
" agents commission advanced	1,755 42
" in repayment borrowed money	750 [illegible]
" office furniture and fittings	368 [illegible]
Total expenditure	$ 16,743 9[illegible]

MISCELLANEOUS.

	Number.	Amount.	Number.	Amount.
Contracts in force, 31st December, 1909			180	$254,000
Contracts taken during 1910			150	265,500
Gross number and amount of contracts on foot at any time during 1910			330	519,500
Deductions:				
Contracts matured in 1910 by death	1	$2,000		
Contracts lapsed in 1910	58	67,000		
Total deductions extended	59	$69,000	59	69,000
Gross number and amount of contracts on foot			271	$450,500
Less re-insured			.....	5,000
Net number and amount of contracts on foot 31st December, 1910			271	$445,500

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Acton, Jas.	Toronto	10	$1,000 00	$300 00
Alguire, D. O.	Cornwall	10	1,000 00	300 00
Allin, E.	Toronto	40	4,000 00	1,200 00
Beatty, S. W.	Winnipeg	40	4,000 00	1,200 00
Black, W. A.	"	20	2,000 00	2,000 00
Bolster, L. E.	Sturgeon Falls	5	500 00	150 00
Bonnick, Chas.	Toronto	10	1,000 00	300 00
Briggs, A. W.	"	115	11,500 00	3,450 00
Bull, M.	Winnipeg	3	300 00	300 00
Burrows, F. J.	Seaforth	2	200 00	200 00
Carley, A. D.	King	10	1,000 00	300 00
Carter, S. J.	Montreal	10	1,000 00	300 00
Chambers, W. J.	Kenora	20	2,000 00	600 00
Clark, C. W.	Winnipeg	10	1,000 00	1,000 00
Cross, W. H.	"	5	500 00	500 00
Conron, W. J.	Toronto	1	100 00	30 00
Dempsey, H.	Rednersville	50	5,000 00	500 00
Dickson, J. A.	Hamilton	10	1,000 00	300 00
Dickson, W. J.	Toronto	10	1,000 00	300 00
Faircloth, J. M.	"	10	1,000 00	300 00
Featherston, A. M.	"	20	2,000 00	600 00
Featherston, G. H.	"	50	5,000 00	1,500 00
Featherston, W. A.	"	20	2,000 00	600 00
Gordon, C. W., D.D.	Winnipeg	10	1,000 00	1,000 00
Glines, G. A.	"	10	1,000 00	1,000 00
Gray, W. A.	Smith's Falls	5	500 00	150 00
Gunne, W. J.	Kenora	20	2,000 00	600 00
Hammond, W. J.	Winnipeg	10	1,000 00	1,000 00
Hanna, A. S.	Perth	5	500 00	150 00
Hart, J. W.	Huntsville	5	500 00	150 00
Hart, W. T.	Winnipeg	3	300 00	300 00
Hibbard, F. W.	Montreal	5	500 00	.....
Howell, J.	Welland	3	300 00	90 00
Irwin, J. R.	Cobourg	5	500 00	150 00
Logie, W.	Sarnia	5	500 00	150 00
Lees. Geo. H.	Hamilton	10	1,000 00	300 00
McBain, John	Montreal	50	5,000 00	1,500 00
McIntosh, E. J.	Vankleek Hill	10	1,000 00	300 00
McKenzie, B. E.	Toronto	90	9,000 00	2,700 00
Main, J. J.	"	50	5,000 00	1,500 00
Mann, Jas.	Renfrew	5	500 00	150 00
Marquis, J. A.	Brantford	5	500 00	150 00
Mathers, Annie L.	Belleville	10	1,000 00	300 00
Mather, W. R.	Stirling	30	3,000 00	.....
Montgomery, T.	Winnipeg	20	2,000 00	2,000 00
Muir, James, Jr.	Quebec	10	1,000 00	300 00
Parkes, G. H.	Toronto	10	1,000 00	300 00
Peck & Son	Gananoque	10	1,000 00	300 00
Pratt, A. C.	Toronto	50	5,000 00	1,500 00
Rogers, D.	Seaforth	4	400 00	120 00
Savage, J.	Guelph	2	200 00	60 00
Shaw, W. H.	Toronto	10	1,000 00	300 00
Short, A. L.	Kingston	10	1,000 00	300 00
Sinclair, D. J.	Woodstock	5	500 00	150 00
Sinclair, J. P.	Gananoque	2	200 00	60 00
Smith, A. D.	Mitchell	10	1,000 00	1,000 00
Smith, S. T.	Winnipeg	2	200 00	200 00
Smith & Johnston	Ottawa	20	2,000 00	600 00
Walker, F. W.	Toronto	20	2,000 00	600 00
Walker, N.	Niagara Falls	5	500 00	150 00
Walton, G. A.	Toronto	35	3,500 00	1,050 00
White, W. G.	Winnipeg	10	1,000 00	1,000 00
Wilson, E. L.	Toronto	20	2,000 00	600 00
Young, Frank	Hoard's Station	10	1,000 00	300 00
Young, G. S.	Prescott	2	200 00	60 00
Young, S.	Toronto	10	1,000 00	300 00
Totals		1,104	$110,400 00	$39,120 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures of Life Insurance Companies

LIFE INSURANCE COMPANIES

ASSETS FOR THE YEAR ENDING 31ST DECEMBER 1910.

Name of Company.	Policy Loans.	Mortgages.	Municipal Debentures,	Interest accrued.	Cash.	Premium on capital stock.	Premiums outstanding (net.)	Deferred premiums (net.)	Calls on capital stock unpaid.	Agents balances.	Totals.	Office furniture, etc. (Not extended).	Subscribed capital uncalled, less paid in advance.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life.....	14,004 92	81,462 90	33,852 47	1,413 25	11,726 93	900 00	2,951 35	3,718 50	....	.....	150,030 32	380 00	273,600 00
Policyholders' Mutual Life.....	.....	.....	.....	237 50	* 36,295 33	.....	2,959 65	....	1,900 00	2,530 42	43,922 90	**10,237 79	68,880 00
Totals	14,004 92	81,462 90	33,852 47	1,650 75	48,022 26	900 00	5,911 00	3,718 50	1,900 00	2,530 42	193,953 22	10,617 79	342,480 00

Includes deposit receipt for $25,000 deposited with Ontario Government, and deposit receipts for $10,000 deposited with Manitoba Government. **Advertising supplies on hand, $835.00; organization expenses, $8,963.79. The Government deposits at date of publication are as follows: Equity Life, $26,000; Policyholders' Mutual Life, $25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Re-insurance reserve.	Medical fees.	Advance premiums.	Provincial tax on premiums.	Supposed or reported claim.	Borrowed money.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Calls on capital stock unpaid.	No. of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Equity Life....	(a) 140,112 90	298 00	929 65	462 13	1,000 00	.....	104 65	142,907 33	30,400 00	.....	1,220	1,600,149 00
Policyholders' Mutual Life.....	(b) 11,794 10	.....	.....	.....	.....	11,063 28	363 55	23,220 93	39,120 00	1,900 00	271	445,500 00
Totals	151,907 00	298 00	929 65	462 13	1,000 00	11,063 28	468 20	166,128 26	69,520 00	1,900 00	1,491	2,045.649 00

(a) Om. (5) table 3½ per cent.
(b) Hm. (Professor Cherriman) 4½ per cent. The Government deposits at date of publication are as follows: Equity Life, $26,000; Policyholders' Mutual, $25,000.

LIFE INSURANCE.—Continued.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Gross premiums.	Interest.	Premiums on capital stock.	Calls on capital stock.	Borrowed money.	All other.	Total.	For securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	46,262 02	6,117 51	25 00	.....	.....	.....	52,404 53	6,444 37
Policyholders' Mutual Life	12,424 54	749 99	.....	7,210 00	6,946 88	39 55	27,370 96	.....
Totals	58,686 56	6,867 50	25 00	7,210 00	6,946 88	39 55	79,775 49	6,444 37

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Expenses of Management.						Claims.	Surrender values paid.	Advanced to agents.	Repaid borrowed money.	Re-insurance.	Other expenditure.	Total.	Invested (not extended).
	Agents' Commission and salary.	Salaries and auditors' fees.	Statutory assessm'nt and license fee.	Medical fees.	All other.	Total expenses of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	4,531 99	9,374 00	59 14	1,672 35	3,320 17	18,957 65	4,000 00	1,264 50	.....	.....	54 40	24 25	24,300 80	30,902 40
Policyholders' Mutual Life	4,105 09	3,648 00	51 66	958 00	3,034 76	11,797 51	2,000 00	.....	1,755 42	750 00	72 96	368 10	16,743 99	.....
Totals	8,637 08	13,022 00	110 80	2,630 35	6,354 93	30,755 16	6,000 00	1,264 50	1,755 42	750 00	127 36	392 35	41,044 79	30,902 40

Joint Stock Fire Insurance Companies

Year ending 31st December, 1910.

[B 15]

CROWN FIRE INSURANCE COMPANY.

HEAD OFFICE, KENT BUILDING, 156 YONGE. STREET, TORONTO, ONT.

Commenced business January, 1909.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

J. K. Brodie .....Toronto, Ont.
C. T. Pearce .....Toronto, Ont.
R. R. Sanderson .....Toronto, Ont.
A. Audet .....Rimouski, Que.
A. M. Tessier .....Rimouski, Que.
J. A. Talbot .....Rimouski, Que.
J. C. Wilgar .....Toronto, Ont.

Officers.

J. K. Brodie, President .....Toronto. Ont.
C. T. Pearce, Vice-President .....Toronto, Ont.
J. C. Wilgar, Secretary .....Toronto, Ont.

Auditors.

Wilton C. Eddis & Sons, Chartered Accountants .....Toronto, Ont.

Authorized Capital, $500,000*; Subscribed Capital, $330,000**; Paid-up Capital, $22,960; Securities deposited in the Treasury of Ontario, $35,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Municipal debentures (Government deposit)		$10,000 00
Actual Cash on hand at head office	$22 13	
Actual cash in Standard Bank, Bay street	23,784 74	
Deposit receipts of Standard Bank (Government deposit)	25,000 00	
		48,806 87
Cash in agents' hands		10,734 63
Dues from other companies re-insurance premiums		6,501 97
Dues from other companies for re-insurance on losses already paid		794 40
Calls on capital stock and premiums thereon unpaid ..... (not extended)*	$20,080 00	
Unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1910		14,983 58
Office furniture and Goad's plans (not extended)	$1,506 85	
Sundry accounts		436 60
Total assets		$92,258 05
Subscribed capital stock uncalled		$297,000 00

* By Resolution of Board of Directors passed 12th June, 1911, 300 shares on which the first call had not been paid were cancelled.

** Since the 31st December, 1910, the Company has been paid arrears of calls on Capital Stock amounting to $7,040 making the total amount paid in on Capital Stock, $30,000.

Liabilities.

Amount of unpaid adjusted losses	$4,837 57
" supposed or reported losses	5,552 52
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1910	61,453 21
Amount due for salaries and fees	150 00
" " re-insurance premiums	6,289 07
Total liabilities	$78,282 37
Capital stock paid up, $22,960 (extended), called and unpaid $10,040 (not extended)*	$22,960 00

Receipts.

Gross premiums received in cash	$173,279 72
Cash received for interest	1,231 42
" re-insurance on losses	12,361 77
" calls on capital stock	1,520 00
" policy fees	5 60
" unexpended petty cash	22 13
Total receipts	$188,420 64

Expenditure.

Expenses of management:

Amount paid for agents' commission, salary and bonus	$26,652 21
" law costs	241 63
" investigation and adjustment of claims	1,606 20
" interest, discount and exchange	505 02
" license and filing fees (Ontario)	90 99
" license fees other Provinces	1,039 82
" travelling expenses	1,764 54
" rent and taxes	1,112 50
" salaries, directors' and auditors' fees	8,231 71
" printing, stationery and advertising	979 67
" postage, telegrams and express	683 38
" all other expenses of management	363 94
Total expenses of management	$43,271 61

*By resolution of Board of Directors passed 12th June, 1911, 300 shares on which the first call had not been paid were cancelled.

Miscellaneous payments

Cash paid for losses which occurred prior to 1910	$7,535 28	
" " " during 1910	$64,868 67	
		$72,403 95
" re-insurance		23,840 25
" rebates		38,663 83
" dividends		2,104 80
" re-insurance on loss paid twice in error		2,518 97
" re-insurance on loss overpaid in error		342 51
" office furniture		397 98
" debentures (not extended)	$9,626 00	
Total expenditure		$183,543 90

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount covered by policies in force 31st December, 1910	9,479,947 18	203,020 36	1,339,851 08	11,022,818 62
Re-insurance.				
Of the foregoing risks there were re-insur'd	3,117,830 80	32,850 00	71,080 00	3,221,760 80
Net risks actually carried by the Company at 31st December, 1910	6,362,116 38	170,170 36	1,268,771 08	7,801,057 82

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		$ c.
Policies in force 31st December, 1909	3,009	6,270,321 29
Taken during the year 1910, new and renewed	5,017	7,408,686 22
Gross number and amount in force at any time during 1910	8,026	13,679,007 51
Deduct expired and cancelled during 1910	1,512	2,656,188 89
In force at 31st December, 1910	6,514	11,022,818 62

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910.

Name.	Address.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
Audet, A.	Rimouski	100	$10,000	$1,000
Ballantyne, A. W.	Toronto	25	2,500	250
Bernier, N.	Rimouski	100	10,000	1,000
Briggs, J. W.	Carstairs, Alta.	5	500	50
Brodie, J. K.	Toronto	150	15,000	1,500
Carpenter, Jno. O.	10 Market Sq., Hamilton	10	1,000	100
Chamberland, Arthur	Rimouski	25	2,500	250
Charles, J. H.	Toronto	50	5,000	500
Dionne, C. E. L.	Quebec	50	5,000	500
Eilbeck, C. A.	Newcastle	10	1,000	100
Faulknor, E. M.	Hamilton	50	5,000	**300
Fiset, H. Romauld	Rimouski	10	1,000	100
Gagnon, Isidore	Rimouski	20	2,000	200
Jarvis, E. L.	St. John	25	2,500	250
Jordon, A. R.	Toronto	75	7,500	**
Kenny, E. G.	Halifax	50	5,000	500
Labrie, G. A.	Rimouski	25	2,500	250
Milne, W. S.	Toronto	75	7,500	**
Musson, C. J.	Toronto	50	5,000	500
O'Neil, Mrs. Moie	210 Market St., Hamilton	10	1,000	100
O'Sullivan, Edward	Toronto	100	10,000	**
Pearce, C. T.	Toronto	50	5,000	500
Rimouski Fire Ins. Co.	Rimouski	850	85,000	8,500
Ring, Charles E.	Toronto	40	4,000	**210
Ross, Wm. E.	Toronto	50	5,000	500
Rosser, Jos.	Toronto	50	5,000	**
Sanderson, R. R.	Toronto	50	5,000	500
Sill, D. H.	Metropolitan Club, New York	150	15,000	*
Smallpiece, H. E.	Toronto	100	10,000	**
Spink, D. M.	Toronto	100	10,000	1,000
Steet, D. B.	Toronto	15	15,000	**
Stinson, C. McLean	Toronto	160	16,000	*1,100
Sylvester, S. A.	Toronto	50	5,000	**
Tache, Louis	Rimouski	25	2,500	250
Thomson, A. M.	Toronto	100	10,000	**
Vallee, Augustin P.	Rimouski	20	2,000	200
Watson, W. Ogilvie	Santa Monica, Cal.	100	10,000	*
Wiese, John D.	Chicago	150	15,000	1,500
Wiese, Wm. G.	Chicago	25	2,500	250
Woodbridge, Murray J.	Toronto	100	10,000	1,000
Woods, G. B.	Toronto	100	10,000	**
Total		3,300	$330,000	$22,960

*See notes, page 16, *supra*.

**See notes, page 16, *supra*.

IMPERIAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONTARIO BANK BUILDING, SCOTT STREET, TORONTO.

Commenced business 5th February, 1908.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

D. Weismiller ..... Toronto, Ont.
Dr. S. A. Weismiller ..... Toronto, Ont.
J. H. Adams ..... Toronto, Ont.
S. H. Pipe ..... Toronto, Ont.
H. Simmers ..... Toronto, Ont.

Officers.

D. Weismiller, President ..... Toronto, Ont.
Dr. S. A. Weismiller, Vice-President ..... Toronto, Ont.
A. T. Platt, Secretary ..... Toronto, Ont.

Auditors:

J. P. Langley ..... Toronto, Ont.
J. A. Howell ..... Toronto, Ont.

Authorized capital, $500,000.

Subscribed capital, $300,000. Paid-up capital, $30,000.

Securities deposited in the Treasury of Ontario, $25,747.09.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Bonds and debentures		$ 52,164 12
Cash at head office	$6,067 13	
Cash on deposit in Farmers' Bank, Toronto	3,154 83	
Cash on deposit in Imperial Bank, Toronto	437 00	
Cash on deposit in Royal Bank, Toronto	102 52	
		9,761 48
Cash in agents' hands		17,377 93
Interest due and accrued		1,083 62
Unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1910		2,220 63
Total assets		$ 82,607 78
Subscribed capital stock uncalled		$270,000 00

Liabilities.

Amount of adjusted losses		$ 3,163 14
Amount of supposed losses		6,597 36
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910		41,615 89
Amount due for re-insurance		1,128 72
Amount due for fire inspection		37 31
Total liabilities to public		$52,542 42
Paid-up capital stock		$ 30,000 00

Receipts.

Cash balance at 31st December, 1909 (not extended), $25,224.51.

Gross premiums received in cash		$101,173 45
Received for interest		2,053 27
" re-insurance on losses		1,399 18
" premium on capital stock		5,000 00
" commission on re-insurance		1,183 85
" on investments (not extended),	$ 433 88	
Total receipts		$110,809 75

Expenditure.

Expenses of management:		
Paid for agents' commission		$ 22,991 54
" investigation and adjustment of claims		434 78
" interest, discount and exchange		798 26
" statutory assessment, license and filing fees		84 62
" Ontario Supplementary Revenue Tax		48 82
" salaries, directors' and auditors' fees		4,279 96
" general expenses		25 37
Total expenses of management		$ 28,663 35
Miscellaneous expenditure:		
Paid for losses which occurred prior to 1910	$3,333 47	
" losses which occurred during 1910	31,611 12	
		34,944 59
" re-insurance		5,278 64
" rebates and returned premiums		23,464 82
" dividends		1,200 00
" bonds and debentures (not extended)	$ 28,155 26	
" suspense account		5,000 00
Total expenditure		$ 98,551 40

IN.

CURRENCY OF FIRE INSURANCE CONTRACTS.

——	One year or less.	Two years.	Three years.	Total.
	$	$	$	$
Amount covered by policies in force 31st December, 1910	6,136,217	72,054	1,329,530	7,537,801
Re-insurance.				
Of the foregoing risks there were re-insured	399,040	12,716	51,891	463,647
Net risks actually carried by the Company at 31st December, 1910	5,737,177	59,338	1,277,639	7,074,154

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		$
Policies in force 31st December, 1909	7,006	4,531,343
Taken during the year 1910, new and renewed	17,196	10,417,527
Gross number and amount in force at any time during 1910	24,202	14,948,870
Deduct expired and cancelled during 1910	11,554	7,411,069
In force 31st December, 1910	12,648	7,537,801

*Written on Ontario Risks, $2,151,603.

CALLS ON CAPITAL STOCK.

Number of calls made, 1; rate, 10 per cent. at time of subscription.

LIST OF SHAREHOLDERS.

Names.	Address.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$	$
Adam, J. H.	Toronto	10	1,000	100
Fitzgibbon, J. G.	"	10	1,000	100
London Mutual Fire Insurance Company	"	2,940	294,000	29,400
Pipe, S. H.	"	10	1,000	100
Platt, A. T.	"	10	1,000	100
Weismiller, D.	"	10	1,000	100
Weismiller, S. A.	"	10	1,000	100
		3,000	$300,000	$30,000

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Geo. H. Hees ..... Toronto, Ont.
R. E. Gibson ..... Toronto, Ont.
G. S. Ryerson, M.D. ..... Toronto, Ont.
T. Kinnear ..... Toronto, Ont.
John Patterson ..... Toronto, Ont.
Thomas Foster ..... Toronto, Ont.
Thomas Robertson ..... Toronto, Ont.
Wm. Prendergast ..... Toronto, Ont.
B. P. Corey ..... Petrolia, Ont.
Hon. D. McMillan ..... Alexandria, Ont.
R. A. Wood ..... Toronto, Ont.
J. W. Scott ..... Listowel, Ont.
W. S. Dingman ..... Stratford, Ont.
J. H. C. Durham ..... Toronto, Ont.

Officers:

Geo. H. Hees, President ..... Toronto, Ont.
R. E. Gibson, 1st Vice-President ..... Toronto, Ont.
G. S. Ryerson, M.D., 2nd Vice-President ..... Toronto, Ont.
John H. C. Durham, General Manager ..... Toronto, Ont.

Auditors:

A. J. Walker ..... Toronto, Ont.
Williamson, Higgins & Co. ..... Toronto, Ont.

*Authorized capital, $500,000.

†Subscribed capital $300,000; Paid-up capital $75,000.

**Securities deposited in the Treasury of Ontario, $68,566.66.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East)	$ 43,000 00
Municipal debentures (Government deposit)	59,784 65
Loan Companies' debentures (Government deposit)	8,500 00
Mortgage	3,000 00

*Under a Special Act of the Province of Ontario, 9 Edward VII., chapter 152 (Assented to 13th April, 1909) the authorized capital stock of the Merchants' Fire Insurance Company was fixed at $500,000 in shares of $50 each, which are to be substituted in the hands of shareholders for the old shares of $100 each, and one-half of the sum paid in on each old share is to be credited on each such substituted share. The rights of creditors existing at the passing of the Act are preserved.

†During 1910 a new issue of 2,191 shares at a par value of $50 was made on which 25 per cent. was called and paid.

**Since increased to $73,000.

Cash at head office	$ 699 01	
" on deposit in Union Bank	6,821 43	
" deposit receipts Union Bank (Government deposit)	282 01	
" on deposit in Traders Bank, Yonge and Richmond St. Branch	9,162 76	
		16,965 21
Cash in agents' hands acknowledged by them and considered good		8,391 68
Due from other companies for re-insurance on losses already paid $8,444.03 in suit. Secured and offset $5,415.91 extended		5,415 91
Goad's plans and office furniture, fittings, etc., (not extended)	$3,979.52	
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1910		692 27
Total assets		$145,749 72
Subscribed capital stock uncalled		$225,000 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	$ 86,027 24
Commission	1,817 00
Due for re-insurance	1,719 04
Total liabilities, except capital stock	$ 89,563 28
Capital stock, paid up in cash	$ 75,000 00

RECEIPTS.

Cash balance at 31st December, 1909 (not extended), $20,117.06.		
Gross premiums received in cash		$121,737 24
Received for interest		3,016 57
" commission on re-insurance		208 54
" re-insurance on losses		908 05
" endorsement fees		149 45
" premiums previously written-off recovered		77 70
" from call on new issue of stock		27,387 50
Investments repaid (not extended),	$5,933 34	
Total		$153,485 05

EXPENDITURE.

Expenses of management:	
Paid for law costs	$ 231 00
" light	128 96
" interest, discount and exchange	625 33
" commission to agents	23,752 19
" salaries, directors' and auditors' fees	7,193 25
" rent and taxes	1,176 72
" statutory assessment and license and filing fees	173 14
" Supplementary Revenue Tax	512 74

"	stationery, printing and advertising	4,252 39
"	travelling expenses	714 00
"	postage, telegrams and express	736 11
"	investigation and adjustment of claims	1,431 49
"	telephone, Bradstreet, insurance premiums, etc.	949 72
Total expenses of management		$ 41,877 01

Miscellaneous payments:

Amount paid for losses which occurred prior to 1910		$ 7,196 26	
"	losses which occurred during year 1910	51,065 85	
			58,262 11
"	re-insurance		1,045 85
"	rebate		10,742 59
"	dividends		4,881 25
"	Goad's plans		154 30
"	office furniture		29 75
"	investments (not extended)	$ 44,377 35	
"	on capital in advance of calls refunded		1,200 00
Total			$118,192 89

*See note page B23.

Currency of Fire Insurance Contracts.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st December, 1910	$ c. 5,524,914 25	$ c. 14,513,153 99	$ c. 20,038,068 24
Re-insurance.			
Of the foregoing risks there were re-insured	93,432 00	38,150 00	131,582 00
Net risks actually carried by the Company at 31st December, 1910	5,431,482 25	14,475,003 99	19,906,486 24

Miscellaneous.

Movements in Fire Insurance Contracts.	Number.	Amount.
		$ c.
Policies in force 31st December, 1909	20,105	18,072,047 96
Taken during the year 1910, new and renewed	14,010	13,516,811 00
Gross number and amount in force at any time during 1910	34,115	31,588,858 96
Deduct expired and cancelled during 1910	12,089	11,550,790 72
In force at 31st December, 1910 *	22,026	20,038,068 24

*All in Ontario.

CALLS ON CAPITAL STOCK.

**Number of calls made, 3; rate, 10, 5 and 10 per cent.

LIST OF SHAREHOLERS AT 31ST DECEMBER, 1910.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Abell, John, Estate	Toronto	10	500	125 00
Adams, H. L.	Port Perry	5	250	62 50
Adams, James	Toronto	5	250	62 50
Adams, Mrs. M.	"	35	1,750	437 50
Adams, W. J.	Davidson	10	500	125 00
Agar, Chas. J.	Toronto	10	500	125 00
Agar, R. T.	Ingersoll	5	250	62 50
Agnew, Thos. J.	Prince Albert	25	1,250	312 50
Allan, A. W., Estate	Toronto	5	250	62 50
Allan, T. A.	Carleton Place	10	500	125 00
Alexander-Cable Litho. Co.,	Toronto	20	1,000	250 00
Ansley, J. H., Estate	Simcoe	10	500	125 00
Andrews, E. B.	Toronto	10	500	125 00
Armstrong, Wm.	Queenston	10	500	125 00
Atkinson, W. T., Estate	Toronto	10	500	125 00
Alexander, John	"	12	600	150 00
Aikens, Dr. W. H. B.	"	20	1,000	250 00
Beck, C.	Penetanguishene	20	1,000	250 00
Bedell, Geo. W.	Toronto	50	2,500	625 00
Bell, W. N.	Paris	10	500	125 00
Bixell, O.	Brantford	10	500	125 00
Borthwick, H. F.	Toronto	50	2,500	625 00

**See Note on page B23.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Bowlby, Ward H.	Berlin	20	1,000	250 00
Boyd, A. A.	Alexandria	20	1,000	250 00
Breithaupt, J. C.	Berlin	30	1,500	375 00
Brooks, J. M.	Peterboro'	25	1,250	312 50
Brown, John	Carleton Place	5	250	62 50
Burch, George	St. Catharines	20	1,000	250 00
Burke, Mrs. A., Estate	Toronto	25	1,250	312 50
Becker, D.	New Hamburg	10	500	125 00
Black, G. S.	Toronto	10	500	125 00
Byrnes, E. M.	"	4	200	50 00
Brayley, J. E.	"	20	1,000	250 00
Brydon, V. A.	"	25	1,250	312 50
Bradshaw, Wm.	"	8	400	100 00
Campbell, Wm.	Goderich	10	500	125 00
Chantler, Thomas	Toronto	10	500	125 00
Clancy, Miss H.	"	10	500	125 00
Clay, George	"	5	250	62 50
Cleghorn, W. W.	Wellesley	10	500	125 00
Clemow, Hon. F., Estate	Ottawa	20	1,000	250 00
Cochrane, T. C.	Toronto	30	1,500	375 00
Connor, F. E., M.D.	Shelbrook	2	100	25 00
Corey, Bloss P.	Petrolea	100	5,000	1,250 00
Cox, Mrs. Annie L.	Toronto	3	150	37 50
Cressman, Noah	New Hamburg	10	500	125 00
Curtis, Frank	Toronto	10	500	125 00
Carolan, James	"	5	250	62 50
Crittenden, Leslie	Bond Lake	20	1,000	250 00
Campbell, W. C.	Toronto	20	1,000	250 00
Carelton, E. M.	"	40	2,000	500 00
Danbrook, W. J. H.	"	5	250	62 50
Davis, Miss M. M.	Philadelphia	70	3,500	875 00
Davis, Albert J.	Port Perry	5	250	62 50
Davis, Ammon	Toronto	50	2,500	625 00
Deitch, J. E.	"	20	1,000	250 00
Dufton & Sons	Stratford	5	250	62 50
Durham, Ann A.	Toronto	100	5,000	1,250 00
Durham, James R., M.D.	Warren, Pa.	40	2,000	500 00
Durham, J. H. C.	Toronto	400	20,000	5,000 00
Durham, Eliza	Warren, Pa.	2	100	25 00
Dingman, D. A.	Stratford	40	2,000	500 00
Doyle, Jas. C.	Toronto	20	1,000	250 00
Davidson, Jessie	"	10	500	125 00
Edmonds, Charles E.	"	10	500	125 00
Elliott, David	"	5	250	62 50
Elliott, E. Hope	Brantford	20	1,000	250 00
Elliott, Rev. George	Tyreonnell	5	250	62 50
Farthing, Rev. J. C.	Montreal	10	500	125 00
Field, J. M.	Goderich	5	250	62 50
Ford, T. S.	Mitchell	5	250	62 50
Forster, A. I.	Toronto	10	500	125 00
Foster, Geo. E.	"	10	500	125 00
Foster, Thomas	"	50	2,500	625 00
Fraser, D. B., M.D.	Stratford	10	500	125 00
Fuller, Annie S.	Windsor	20	1,000	250 00
Forest, Mrs. A. A.	Toronto	20	1,000	250 00
Garvin, John W.	"	10	500	125 00
Ghent, Chas. A.	Havelock	10	500	125 00
Gibson, Ralph E.	Toronto	50	2,500	625 00
Gray, Gertrude A.	"	3	150	37 50
Greene, Mrs. E.	"	35	1,750	437 50
Green, R. H.	"	5	250	62 50

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$	$ c.
Greenizen, Isaac	Petrolea	5	250	62 50
Greenwood, W. J.	Whitby	5	250	62 50
Gearing, T. V.	Toronto	10	500	125 00
Guest, G. H.	"	2	100	25 00
Godbold, Isabella	"	2	100	25 00
Harrington, Fred	"	15	750	187 50
Harris, Geo. F.	Dungannon	45	2,250	562 50
Hastie, Robert	Toronto	50	2,500	625 00
Heck, Benjamin	"	55	2,750	687 50
Hees, Geo. H.	"	100	5,000	1,250 00
Henderson, Rev. A.	Sintaluta, Sask.	30	1,500	375 00
Herriman, W. C., M.D.	Mimico	10	500	125 00
Hicks, Mrs. Catharine	Toronto	35	1,750	437 50
Hicks, Miss K.	"	5	250	62 50
Hill, John	Canboro'	10	500	125 00
Hillock, Frank.	Toronto	10	500	125 00
Hogg, David	Perth	20	1,000	250 00
Holmes, T. K., M.D.	Chatham	50	2,500	625 00
Hudson, A. T.	Carleton Place	2	100	25 00
Hodge, Mrs. Agnes	London	10	500	125 00
Hamilton, Francis E.	Toronto	20	1,000	250 00
Hamilton, W. W.	"	10	500	125 00
Hackett, Annie	"	2	100	25 00
Haight, Martha	"	16	800	200 00
Harcourt, E. H., Litho. Co. Ltd.	"	20	1,000	250 00
Hughes, S. N.	"	10	500	125 00
Hill, David	Richmond Hill	20	1,000	250 00
Harniman, A. T.	Toronto	4	200	50 00
Hay, J.	"	8	400	100 00
Hall, W. Geo.	"	20	1,000	250 00
Ireland, J. T.	Harriston	5	250	62 50
Irwin, Wm.	Stratford	30	1,500	375 00
Irwin, Wm.	Peterboro'	13	650	162 50
Ireland, G. A.	Trenton	4	200	50 00
Innes, Wm.	Richmond Hill	4	200	50 00
Jaeger, W.	Stratford	8	400	100 00
Jewell, John	Brantford	5	250	62 50
Joynt, John	Lucknow	5	250	62 50
Johnston, A. J.	Toronto	4	200	50 00
Johnston, Isabella	"	4	200	50 00
Kearns, Jas. F.	"	4	200	50 00
Kenny, Randal	Sarnia	5	250	62 50
Kinnear, Thomas.	Toronto	50	2,500	625 00
Krug, F.	Tavistock	5	250	62 50
Kelly, Agnes M.	Ponoka, Sask.	25	1,250	312 50
Keenan, Wm.	Toronto	10	500	125 00
Lamoreaux, J. W.	Hamilton	3	150	37 50
Liebner, E.	St. Thomas	5	250	62 50
Lovering, H. L.	Coldwater	50	2,500	625 00
Luke, J. & Sons	Tillsonburg	10	500	125 00
Lee, J.	Toronto	10	500	125 00
Linton, Theresa	"	8	400	100 00
Legge, Wm. H.	Jefferson	100	5,000	1,250 00
Maas, Albert	Toronto	30	1,500	375 00
MacNamara, C. C.	"	5	250	62 50
Madill, Benjamin	"	2	100	25 00
Malcolm, T. G.	"	10	500	125 00
Marshall, George	"	10	500	125 00
Massey, A. W.	Morrisburg	10	500	125 00
Matheson, G. V.	Sarnia	5	250	62 50
Matthews, S. M.	Toronto	30	1,500	375 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Meiklejohn, J.	Harriston	5	250	62 50
Millow, S. J.	Port Perry	10	500	125 00
Merner, Absolom	Alliston	10	500	125 00
Mills, Dr. James, LL.D.	Ottawa	15	750	187 50
Mitchell, W. G.	Toronto	171	8,550	2,137 50
Mitchell & Ryerson	"	130	6,500	1,625 00
Moorehouse, W. H., M.D.	"	10	500	125 00
Morrell, Robert	Harriston	4	200	50 00
Mulloy, N., M.D.	Preston	20	1,000	250 00
Munro, Rev. Gus.	Arva	10	500	125 00
Munro, Grace J.	Alexandria	5	250	62 50
Munro, Hugh	"	20	1,000	250 00
Munroe, George A.	St. Elmo	10	500	125 00
Munroe, M. J.	Edmonton	10	500	125 00
Munroe, Wm.	St. Elmo	20	1,000	250 00
Matthews, A.	Toronto	2	100	25 00
Mitchell, H. G.	"	180	9,000	2,250 00
Mansell, Wm.	"	10	500	125 00
Morris, Wm.	"	24	1,200	300 00
Matheson, Eleanor	"	8	400	100 00
Mann, F. J.	"	4	200	50 00
Maxwell, H.	"	12	600	150 00
Mitchell, E. G.	"	40	2,000	500 00
Mossley	"	4	200	50 00
MacDonald, A. G. F.	Alexandria	5	250	62 50
McPhee, Mrs. Agnes	Toronto	10	500	125 00
McCaw, W. H.	Port Perry	5	250	62 50
McCormack, R. L.	Toronto	50	2,500	625 00
McCuaig, Malcolm	Vankleek Hill	10	500	125 00
McDonald, John	Carleton Place	10	500	125 00
McDonald, P. A.	Alexandria	10	500	125 00
McDonell, George, Estate	Cornwall	20	1,000	250 00
McLennan, K., M.D.	Alexandria	20	1,000	250 00
McLennan, R. R., Estate	Cornwall	50	2,500	625 00
McLeod, K. D.	Dalkeith	10	500	125 00
McMaster, Mrs. M.	Alexandria	5	250	62 50
McMillan, Hon. D.	"	20	1,000	250 00
McMurchie, J.	Harriston	5	250	62 50
McRae, C. J., Estate	Cornwall	20	1,000	250 00
McCarthy, Mrs. H.	Ottawa	5	250	62 50
McMillan, Amy Ann	Alexandria	80	4,000	1,000 00
McClelland, J. H.	Brampton	2	100	25 00
McGregor, Miss M.	Toronto	2	100	25 00
McIntosh, A. G.	Stratford	5	250	62 50
McLachlan, D. A.	"	2	100	25 00
McClure, R. H.	Toronto	40	2,000	500 00
McCoslin, Minnie	"	30	1,500	375 00
McArthur, J. C.	Rockside	10	500	125 00
Nairn, Chas. A.	Goderich	10	500	125 00
Nelson, Robert	Toronto	5	250	62 50
Nicholson, Geo.	"	10	500	125 00
Norris, R. D.	"	12	600	150 00
Neale, C. W. Ross	"	5	250	62 50
Ochs, A., M.D.	Hespeler	5	250	62 50
Odell, C. H., Estate	Ottawa	10	500	125 00
Ostrum, J. R.	Alexandria	20	1,000	250 00
Patterson, John	Toronto	120	6,000	1,500 00
Peine, Lewis	New Hamburg	6	300	75 00
Plews, W. S.	Toronto	40	2,000	500 00
Potter, Charles	Watford	10	500	125 00
Purvis, Jas. M.	Toronto	20	1,000	250 00
Prendergast, Wm.	"	25	1,250	312 50

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$
Price, James	Toronto	10	500	125 00
Purdy, W. T.	Kinistino	5	250	62 50
Pyke, Geo. J.	Toronto	5	250	62 50
Power. William	"	5	250	62 50
Purdy, A. S.	"	10	500	125 00
Piper, Walter	"	4	200	50 00
Pedler, Susan R.	"	24	1,200	300 00
Pennell, Margaret	"	2	100	25 00
Reid, George	"	1	50	12 50
Reiner, J. G.	Wellesley	20	1,000	250 00
Rider, H. A.	Toronto	20	1,000	250 00
Robinson, O. E.	Ingersoll	20	1,000	250 00
Rutherford, S. J.	Toronto	10	500	125 00
Ryan, G. B.	Guelph	10	500	125 00
Ryerson, G. C.	Toronto	30	1,500	375 00
Ryerson, G. S., M.D.	"	100	5,000	1,250 00
Robertson, Thos.	"	140	7,000	1,750 00
Robertson, E. A.	Stratford	4	200	50 00
Row, Fred.	Toronto	2	100	25 00
Row, Mary	"	4	200	50 00
Rockwell, F. C.	"	4	200	50 00
Ryerson, Mary A.	"	80	4,000	1,000 00
Sangster, J. H., Estate	Port Perry	5	250	62 50
Schaefer, H. M.	Milverton	5	250	62 50
Schell, J. T.	Alexandria	10	500	125 00
Scott, Jas., Estate	Toronto	50	2,500	625 00
Scott, J. W.	Listowel	100	5,000	1,250 00
Sherwood, Col. A. P.	Ottawa	10	500	125 00
Smillie, John W.	Maxville	5	250	62 50
Smith, A. Dalton	Mitchell	20	1,000	250 00
Smith, Alex. L.	Alexandria	20	1,000	250 00
Smith, John	Tilsonburg	25	1,250	312 50
Snugs, A.	Ponona, Cal.	5	250	62 50
Stevens, N. H.	Chatham	25	1,250	312 50
Shannon, Agnes M.	Toronto	10	500	125 00
Stringer, Chas. H.	"	2	100	25 00
Sutherland, R. W.	"	2	100	25 00
Stevenson, M. M.	"	10	500	125 00
Stewart, C. G.	Whiterose	16	800	200 00
Stewart, M. E.	Toronto	20	1,000	250 00
Sterling Realty Corps.	"	50	2,500	625 00
Turner, E. W.	"	10	500	125 00
Twining, Mrs. Ada L.	London, Eng.	5	250	62 50
Thompson, W. J.	Toronto	10	500	125 00
Turnbull Elevator Mfg. Co.	"	8	400	100 00
Traill, John S.	"	20	1,000	250 00
Terry, W. B.	"	5	250	62 50
Taylor, A. G.	"	4	200	50 00
Unser, William	"	12	600	150 00
Van der Voort, M.P.	"	30	1,500	375 00
Van der Voort, M.P. (in trust)	"	60	3,000	750 00
Vogan. S. W.	Walkerton	5	250	62 50
Villiers, R. J.	Toronto	4	200	50 00
Vaisey, E.	"	20	1,000	250 00
Walker, Albert J.	"	12	600	150 00
Walker, E. C.	"	10	500	125 00
Ward, T. S., Estate	Lindsay	2	100	25 00
Warden, Gilbert T.	Toronto	20	1,000	250 00
Wason, David	Alexandria	40	2,000	500 00
Way, Bidwell	Hamilton	10	500	125 00
Wilkinson, A. W.	Barrie	10	500	125 00
Wilkinson, W. B., Estate	Toronto	4	200	50 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910.—*Concluded*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$
Wilson, T. A.	Toronto	10	500	125 00
Witton, J. G.	Hamilton	5	250	62 50
Wood, R. A.	Toronto	50	2,500	625 00
Wythe, Fred P.	"	40	2,000	500 00
Walker, Harriet	"	10	500	125 00
Walker, Raymond	"	5	250	62 50
Wythe, Ida L.	"	20	1,000	250 00
Whaley, J. M.	Eglinton	10	500	125 00
Wilcox, T. J.	Sault Ste. Marie	40	2,000	500 00
Walker, R. E.	Toronto	40	2,000	500 00
Wickett, Jas. A.	"	10	500	125 00
Ward, James	Stratford	2	100	25 00
Walker, Mrs. S. F.	Toronto	60	3,000	750 00
Weston, Mrs. M. C.	"	5	250	62 50
Williams, E.	"	10	500	125 00
Zinkann, E.	Berlin	5	250	62 50
Zinkann, J. N.	"	10	500	125 00
Totals		6,000	$300,000	$75,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH ST., TORONTO.

Commenced business 1st July, 1871.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Hugh Scott	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.
Lt.-Col. J. D. Chipman	St. Stephen, N.B.
Hugh Blain	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.
Joseph Walmsley	Toronto, Ont.

Officers.

Hugh Scott, President	Toronto, Ont.
Thomas Walmsley, Vice-President and Secretary	Toronto, Ont.
Joseph Walmsley, Acting Secretary	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
J. E. Hounsom	Toronto, Ont.

Authorized capital, $250,000; Subscribed capital, $100,000; Paid up, $100,000; Securities deposited in Treasury of Ontario, *$21,000 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Value of real estate held by the Company, being the head office of the Company, 32 Church Street, Toronto		$70,299 81
Mortgages		13,850 00
Shares in Bell Telephone Company of Canada		28,565 00
Loans secured by municipal debentures, bank and other stock		165,850 00
Loan Company's debenture (Government deposit)		10,000 00
Municipal debentures (Government deposit)		11,797 70
Municipal debentures		15.033 36
Cash on hand, head office	$ 2,488 75	
Cash on deposit in Dominion Bank, Head Office, Toronto	26,529 28	
		29,018 03
Agents' balances		5,233 95
Interest accrued and unpaid		885 85
Accrued rents		55 00
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1910		14,625 07
Goad's plans (not extended)	$1,598 14	
Due from other Companies for re-insurance on losses		352 96
Suspense account		342 81
Total assets		$365,909 54

*Since increased to $26,000.00.

Liabilities.

Amount of unpaid losses		$ 770 47
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910		76,184 49
Total liabilities, except capital stock		$76,954 96
Capital stock paid up in cash		$100,000 00

Cash Receipts.

Cash balance at 31st December, 1909 (not extended), $36,983.32.

Gross premium received in cash		$103,734 57
Received for interest		12,520 12
Rents		6,097 84
Commission		5,231 96
Re-insurance on losses		16,747 70
Re-insurance cancelled		1,710 92
Rebate		66 89
Re-insurance adjusting expenses		228 33
Investment account (not extended)	$193,958 55	
Total		$146,338 33

Expenditure.

Expenses of management:		
Paid for commission		$21,297 25
" salaries, directors' and auditors'		4,210 00
" rent and taxes		988 45
" clerical work, etc.		101 21
" statutory assessment and license fee		143 93
" stationery, printing and advertising		934 35
" travelling expenses		61 12
" postage, telegrams and express		306 70
" investigation and adjustment of claims		1,866 11
" revision of Goad's plans, etc.		67 21
Total expenses of management		$29,976 33
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1910	$ 101 24	
" " " during 1910	36,625 79	
		36,727 03
" " re-insurance premiums		24,317 43
" " rebates		8,476 70
" of dividends paid during year to shareholders		5,000 00
" suspense account insurance		375 00
" building improvements		894 62
" special vote to Scott & Walmsley, re E. McCormick (special agents)		617 59
" gratuity to H. W. Eddis (auditor)		93 00
" expenses head office building		2,154 45
" invested (not extended)	$239,630 00	
Total expenditure		$108,632 15

Currency of Fire Insurance Contracts.

Gross amount in force 31st December, 1910.	One year or less.	Three years.	Total.
	$	$	$
Amount covered by policies in force 31st Dec., 1910....	6,026,776	9,007,944	15,034,720
Re-insurance.			
Of the foregoing risks there were re-insured	1,803,013	1,096,534	2,899,547
Net risks in force 31st December, 1910.....	4,223,763	7,911,410	12,135,173

Movement in Fire Insurance Contracts.

Fire Risks.	Number.	Amount.
		$
Policies in force 31st December, 1909.....	11,772	13,604,207
Taken during the year 1910 new and renewed.....	8,013	11,925,132
Total.....	19,785	25,529,339
Deduct expired and cancelled during 1910.....	7,307	10,494,619
*In force at 31st December, 1910.....	12,478	15,034,720

*In Ontario No. 11,354 ; amount, $14,626,661.

List of Shareholders at 31st December, 1910.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
			$	$
Badenach Estate, Edgar A	Toronto	20	1,000	1,000
Blain, Hugh, in trust.....	"	20	1,000	1,000
Chipman, J. D., in trust	St. Stephens, N. B...	200	10,000	10,000
Close, Mary Jane.....	Toronto	20	1,000	1,000
Copp, W. W., estate of..	"	10	500	500
Elliott, Catherine A., executrix....	"	50	2,500	2,500
Harvey, Jane.....	"	10	500	500
Maclennan, James	"	100	5,000	5,000
Maclennan, Mrs. Mary L	"	40	2,000	2,000
Miles, Martha P.....	"	46	2,300	2,300
Northcote, R., in trust	"	14	700	700
Roaf, Harriet E	"	30	1,500	1,500
Roaf, Frances Catherine	"	30	1,500	1,500
Scott, Hugh.....	"	415	20,750	20,750
Scott, Robert	"	20	1,000	1,000
Scott, James	"	20	1,000	1,000
Scott, R.... } Bull, B. E. } in trust, Eliz. Bull	"	20	1,000	1,000
Scott, Robert } Scott, James } in trust, Katherine Scott.	"	20	1,000	1,000

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	No. shares.	Amount subscribed.	Amount paid up in cash,
			$	$
Scott, J. G.	Toronto	24	1,200	1,200
Swanwick, Joseph Wm., Adminis. H. St. Barb. Beneficiary	Los Angeles, Cal.	41	2,050	2,050
Swanwick, Joseph Wm., Adminis. W. A. English, Beneficiary	"	41	2,050	2,050
Swanwick, Joseph Wm., Adminis. M. E. Chaffey, Beneficiary	"	41	2,050	2,050
Swanwick, Joseph Wm., Adminis. Henretta J. English, Benefic'ry	"	82	4,100	4,100
Strathy, G. B.	Toronto	20	1,000	1,000
Stark & Co., John	"	10	500	500
Walmsley, Wm., in trust	"	20	1,000	1,000
Walmsley, Thomas	Deer Park	616	30,800	30,800
Watson, Sophia W. Estate	Toronto	20	1,000	1,000
Total		2,000	100,000	100,000

TRADERS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business April, 1900.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Alfred Ansley ..... Toronto, Ont.
John B. Harris ..... Toronto, Ont.
Hamilton Cassels, K.C. ..... Toronto, Ont.
Robt. F. Massie ..... Toronto, Ont.
C. M. Walker ..... Walkerville, Ont.

Officers.

Alfred Ansley, President ..... Toronto, Ont.
John B. Harris, Vice-President ..... Toronto, Ont.
Robert F. Massie, Manager ..... Toronto, Ont.
Neil W. Renwick, Secretary ..... Toronto, Ont.

Auditors:

Messrs. Gordon and Dilworth ..... Toronto, Ont.

Authorized capital, $1,000,000; * Subscribed capital, $275,000; Paid up capital, $165,204.75, including $600 paid in advance of calls; 60 per cent. of subscribed capital stock has been called up, of which $395.25 remained unpaid at 31st December, 1910; Securities deposited in Treasury of Ontario, $45,402.76, par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Municipal Debentures ($45,402.76 deposited with Government of Ontario)		$50,402 76
Actual cash on hand at head office	$ 165 95	
" in Bank of Toronto,	1,966 59	
		2,132 54
Interest, due and accrued		674 89
Cash in agents' hands		1,516 70
Amount unpaid of calls on capital stock (not extended)	$395 25	
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1910		2,630 88
Office furniture, Goad's plans, etc. (not extended)	$647 42	
Total assets		$57,357 77
Subscribed capital stock uncalled less paid in advance of call		$109,400 00

*During 1910, the Subscribed Capital Stock was reduced by $12,500, by the forfeiture of 125 shares of $100.

Liabilities.

Amount of supposed losses unpaid	$ 2,977 79
" resisted loss	400 00
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	37,901 56
Amount of travelling expenses unpaid	31 46
" salaries unpaid	261 69
" rent unpaid	60 94
" postage unpaid	11 84
" general expenses unpaid	193 67
" re-insurance premiums unpaid	110 16
" other liabilities	64
Total liabilities	$41,949 75
Capital stock paid up	*$165,204 75

Receipts.

Cash balance at 31st December, 1909 (not extended)	$12,292 09	
Gross premiums received in cash		$81,929 55
Interest		2,375 10
Re-insurance in losses		1,677 66
Calls on stock		1,845 00
Debentures sold (not extended)	$24,625 00	
Total receipts		$87,827 31

Expenditure.

Expenses of management:

Cash paid for agents' commission	$16,823 57
" investigation of claims	897 41
" discount and exchange	70 99
" law costs	953 71
" Statutory assessment and license fee (Ontario)	104 22
" Ontario tax Supplementary Revenue Act and other taxes and fees and rent	1,290 03
" general expenses	703 88
" travelling expenses	314 75
" salaries, and auditors' fees	1,316 62
" printing, stationery and advertising	393 72
" postage, telegrams and express	208 33
Total expenses of management	$26,077 23

*Not including capital stock called but unpaid, $395.25, on which $240.00 has since been paid.

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1910	$ 7,843 38	
" " " in 1910	43,833 42	
		51,676 80
" re-insurance		2,892 23
" rebates		11,651 77
" debentures (not extended)	$30,313 83	
Total expenditure		$92,298 03

CURRENCY OF INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1910.	One year or less.	Three years.	Total.
	$	$	$
Amount covered by policies in force 31st Dec., 1910....	3,920,131	3,437,995	7,358,126
Re-insurance.			
Of the foregoing risks there were re-insured	333,839	139,080	472,919
Net risks carried by Company 31st December, 1910....	3,586,292	3,298,915	6,885,207

MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
		$
Policies in force 31st December, 1909.....	8,620	8,294,232
Policies taken during 1910 new or renewed	5,994	5,773,228
Gross number and amount of risks in force at any time during 1910.	14,614	14,067,460
Deduct, expired and cancelled in 1910	6,926	6,709,334
**Amount in force 31st December, 1910.....	7,688	7,358,126

**Written on Ontario risks, amount, $5,926,853.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			$	$ c.
Abbott, J. A.	Essex, Ontario	10	1,000	600 00
Allen, H. A.	Cobourg, "	10	1,000	600 00
Austen, Percy G.	Halifax, N.S.	10	1,000	600 00
Austen, J. Howe	Halifax, "	10	1,000	600 00
Ansley, Alfred	Toronto, Ont.	20	2,000	1,200 00
Askin, Wm.	Winnipeg, Man.	10	1,000	600 00
Alexander, John	Toronto, Ontario	10	1,000	374 75
Arthur, R. H., M.D.	Sudbury, "	10	1,000	600 00
Alford, Susan F.	Belleville, "	5	500	300 00
Beatty, James H. (Estate)	Toronto, "	50	5,000	3,000 00
Bean, F. W.	Woodstock, "	10	1,000	600 00
Brown, J. A.	Port Hope, "	5	500	300 00
Brown, Edwin	Port Hope, "	5	500	300 00
Boulter, Geo. F.	Picton, "	15	1,500	900 00
Booth, Wm.	Toronto, "	10	1,000	600 00
Bickerton, J. G.	Woodstock, "	10	1,000	600 00
Boyd, Joseph W.	Yarmouth, N.S.	10	1,000	600 00
Baldwin, G. S.	Aurora, Ontario	50	5,000	3,000 00
Brydon, Miss Janet A.	Eglinton, "	10	1,000	600 00
Borsehe, George (Estate)	Wiarton, "	10	1,000	600 00
Butler, John	Woodstock, "	13	1,300	780 00
Butler, R. E.	Woodstock, "	12	1,200	720 00
Brown, Cameron	London, "	5	500	300 00
Cassels, Hamilton	Toronto, "	10	1,000	600 00
Croucher, R. A.	Saskatoon, Sask.	10	1,000	600 00
Calder, J. A.	Kintore, Ontario	5	500	300 00
Calder, J. G.	Kintore, "	5	500	300 00
Chambers, George	Ingersoll, "	10	1,000	600 00
Caswell, Thos. (Estate)	Toronto, "	10	1,000	600 00
Crompton, E. B.	Brantford, "	30	3,000	1,800 00
Curry, John	Windsor, "	25	2,500	1,500 00
Cross, W. H.	Toronto, "	5	500	300 00
Clarkson, E. R. C.	Toronto, "	5	500	300 00
Coulter, Wm. C.	Toronto, "	10	1,000	600 00
Curry, George H.	Windsor, N.S.	25	2,500	1,500 00
Colp, Wm. E. (Estate)	Calgary, Alta.	10	1,000	600 00
Capstick, Edw. A.	Lockport, N. S.	10	1,000	600 00
Calbeck, George	Toronto, Ontario	50	5,000	3,000 00
Clewlo, R. W.	Toronto, "	10	1,000	600 00
Cunningham, Ross	Trenton, "	10	1,000	600 00
Crews, J. G.	North Bay, "	10	1,000	600 00
Drulard, Charles H.	Windsor, "	10	1,000	600 00
Evans, E. G.	Hampton, N.B.	10	1,000	600 00
Fulford, H. (in trust for Mary A.)	Port Hope, Ontario	10	1,000	600 00
Farrington, G. M.	Picton, "	10	1,000	600 00
Fewings, James (Estate)	St. Thomas, "	10	1,000	600 00
Fleming, H. O.	Windsor, "	10	1,000	600 00
Field, Edward	Toronto, "	10	1,000	600 00
Fell, Isaac C.	Toronto, "	10	1,000	600 00
Fleury, Miss L. M.	Aurora, "	10	1,000	600 00
Fleury, H. W. (in trust) for Mrs. S. W. Fulford	Aurora, "	20	2,000	1,200 00
Forster, M.	Toronto, "	10	1,000	600 00
Garland, Nicholas	Toronto, "	10	1,000	600 00
Gibson, R. L.	Toronto, "	10	1,000	600 00
German, Mrs. C.	Picton, "	10	1,000	600 00
Gordon, George (Estate)	Woodstock, "	10	1,000	600 00
Gilroy, Wm.	Blenheim, "	10	1,000	600 00
Greenizen, Isaac	Petrolea, "	5	500	300 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910.—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			$	$ c.
Halliday, James	Halifax, N.S.	20	2,000	1,200 00
Herbert, Miss M. H.	Belleville, Ontario	50	5,000	3,000 00
Hume, John	Port Hope, "	20	2,000	1,200 00
Healey, E. J.	Picton, "	10	1,000	600 00
Hall, R. H. (Estate)	Woodstock, "	5	500	300 00
Holmes, James	Woodstock, "	30	3,000	1,800 00
Harper, W. H. (Estate)	Chatham, "	10	1,000	600 00
Hill, Wm. A. G.	Sydney, C.B.	10	1,000	600 00
Hamilton, J. W.	Sarnia, Ontario	5	500	300 00
Hastings, A. O.	Toronto, "	10	1,000	600 00
Harris, W. & Co.	Toronto, "	50	5,000	3,000 00
Halliday, M.A.	Chesley, "	25	2,500	1,500 00
Johnston, Hugh	Essex, "	10	1,000	600 00
Johnston, J. M.	Toronto, "	10	1,000	600 00
Jennings, Bernard (Estate)	" "	5	500	300 00
King, Charles S.	Windsor, "	25	2,500	1,500 00
Karn, C. J. W., M.D.	Berlin, "	10	1,000	600 00
Kearns, S. J.	Chapleau, "	10	1,000	600 00
Leaver, George	Toronto, "	10	1,000	600 00
Lovett, H. A.	Truro, N.S.	10	1,000	600 00
Locke, Churchill.	Lockport, "	10	1,000	600 00
Lewis, William	Mt. Forest, Ontario	270	27,000	16,200 00
Massie, Robert F.	Toronto, "	10	1,000	600 00
McLaren, D. C., M.D.	Ottawa, "	10	1,000	600 00
McDougall, A.	Pictou, N.S.	20	2,000	1,200 00
Mackenzie, Robert	Sarnia, Ontario	10	1,000	600 00
McDonald, Hugh	Holiday, "	10	1,000	600 00
McDonald, Robert	Holiday, "	10	1,000	600 00
McKay, John	Thamesford, "	10	1,000	600 00
McKercher, Wm.	Wroxeter, "	50	5,000	3,000 00
McEwan, Finley	Carleton Place, Ontario	10	1,000	600 00
McLeod, John	Sudbury, Ontario	20	2,000	1,200 00
Macdonald, S. D.	Halifax, N.S.	20	2,000	1,200 00
Morris, W. D.	Ottawa, Ontario	15	1,500	900 00
Morris, Miss M. A.	Ottawa, "	15	1,500	900 00
Morris, Miss Ethel M.	Ottawa, "	10	1,000	600 00
Maybury, Walter	Ottawa, "	5	500	300 00
Meiklejohn, J.	Harriston, "	50	5,000	3,000 00
Merritt, Wm.	Pall Mall, London, Eng.	20	2,000	1,200 00
Munn, James	St. Thomas, Ontario	10	1,000	600 00
Mann, F. H.	Windsor, "	20	2,000	1,200 00
Moon, Thomas	Woodstock, "	10	1,000	600 00
Mader, C. U.	Mahone Bay, N.S.	40	4,000	2,400 00
Mulloy, Chas. W.	Aurora, Ontario	20	2,000	1,200 00
Membery, W. R.	Toronto, Ontario	20	2,000	1,200 00
Murphy, James	Mount Forest, Ontario	10	1,000	600 00
Miller, B. B.	Wiarton, Ontario	10	1,000	600 00
Moyer, A.	Berlin, "	10	1,000	600 00
Mitchell, C. W.	Ottawa, "	10	1,000	600 00
Nichol, John	Blenheim, "	10	1,000	495 00
Niebergall, George	Parry Sound, Ontario	10	1,000	600 00
Naylor, C. E.	Essex, "	10	1,000	600 00
Nichol, Robert	Blenheim, "	10	1,000	600 00
Neff, J. A., M.D.	Ingersoll, "	10	1,000	600 00
Niebergall, G. E.	Wiarton, "	10	1,000	600 00
Pearman, W., M.D.	Halifax, N.S.	5	500	300 00
Pringle, Mrs. M.	Belleville, Ontario	10	1,000	600 00
Phillips, Mrs. M. J. (Estate)	Picton, "	10	1,000	600 00
Peterson, A.	Toronto, "	20	2,000	1,200 00
Purvis, Mrs. Abbie M.	North Sydney, C.B.			

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910.—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			$	$ c.
Parker, Wm.	Parkersville, Ontario	10	1,000	600 00
Quakenbush, A., M.D.	Ottawa, "	10	1,000	600 00
Rennie, Wm. H.	Truro, N.S.	10	1,000	600 00
Ruttan, J. B., M.D.	Wellington, Ontario	10	1,000	600 00
Rutherford, J. R., M.D.	Aurora, "	20	2,000	1,200 00
Reesor, Mrs. H. B.	Markham "	10	1,000	600 00
Renwick, Neil W.	Toronto, "	20	2,000	1,200 00
Scott, David A.	Halifax, N.S.	60	6,000	3,600 00
Scott, Miss B. M.	Halifax, "	30	3,000	1,800 00
Stoneman, Arthur P.	Yarmouth, N.S.	5	500	300 00
Stoneman, Miss Clara B.	Yarmouth, "	5	500	300 00
Studd, Wm. H.	Halifax, "	10	1,000	535 00
Smith, Jonas H.	Toronto, Ontario	10	1,000	600 00
Snell, John	Belleville, "	10	1,000	600 00
Sutherland, W. H.	Rayside P.O.	10	1,000	600 00
Skitch, Alfred	Mount Forest, Ontario	5	500	300 00
Shourds, L. K.	Wellington, "	5	500	300 00
Squier, James M.	Lindsay, "	5	500	300 00
Scott, Angus M.	Sarnia, "	10	1,000	600 00
Smith, Mrs. Sarah C.	Chatham, "	10	1,000	600 00
Scott, Wm.	Toronto, "	10	1,000	600 00
Sherrin, Geo. A.	Dresden, "	10	1,000	600 00
Stringer, J. B. & Co.	Chatham, "	10	1,000	600 00
Shand, Edgar D.	Windsor, N.S.	50	5,000	3,000 00
Shreve, Thos. C. (Estate)	Digby, "	10	1,000	600 00
Sutcliffe, Joseph (Estate)	Toronto, Ontario	10	1,000	600 00
Skales, J. T.	Mount Forest, Ontario	10	1,000	600 00
Snell, J. A.	Prince Albert, Sask.	10	1,000	600 00
Storey, D.	Ottawa, Ontario	10	1,000	600 00
Struthers, R. B., M.D. (Estate)	Sudbury, "	10	1,000	600 00
Turnbull, D. R.	Woodside, Dartmouth, N.S.	5	500	300 00
Thornton, E. A.	Cookshire, Que.	10	1,000	600 00
Teskey, L., M.D.	Toronto, Ontario	10	1,000	600 00
Tufts, J. F.	Wolfville, N.S.	50	5,000	3,000 00
Vickery, E. J.	Yarmouth, "	10	1,000	600 00
Vanalstine, W. H.	Pictou, "	10	1,000	600 00
Wickett, S. R.	Toronto, Ontario	20	2,000	1,200 00
White, John	Dartmouth, Halifax, N.S.	20	2,000	1,200 00
Wright, Fred W.	New Glasgow, N.S.	20	2,000	1,200 00
Westington, T. P.	Welcome, Ontario	10	1,000	600 00
Williams, J. A., M.D.	Ingersoll, "	10	1,000	600 00
Wickett, Thomas	Port Hope, "	10	1,000	600 00
Whitelaw, Robt.	Woodstock, "	5	500	300 00
Walker, C. M.	Walkerville, "	200	20,000	12,000 00
Wilkinson, W. T.	Amherstburg, Ontario	5	500	300 00
Watterworth, Wm.	Ingersoll, "	10	1,000	600 00
Waterhouse, E. F.	Ingersoll, "	5	500	300 00
Williams, P. A.	Picton, "	5	500	300 00
Widdifield, Wm. C.	Newmarket, "	10	1,000	600 00
	Total	2,750	$275,000	164,604 75

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditure of Joint Stock Fire Insurance Companies.

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Real Estate.	Bonds, mortgages and other investments.	Loans on stocks and debentures.	Unearned part 50% of premiums paid for re-insurance of risks in force at 31st Dec., 1910.	Interest accrued.	Rents.	Due from other persons and companies.	Cash.	Agents' balance.	Re-insurance on losses.	All other assets.	Total assets, except unpaid calls on Capital Stock.	Calls and premiums on capital stock unpaid (not extended).	Goad's plans, office furniture, etc. (not extended).	Subscribed capital stock uncalled, less paid in advance of calls.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Crown	.....	10,000 00	.....	14,983 58	.....	.....	6,938 57	(a)48,806 87	10,734 63	794 40	.....	92,258 05	(c) 20,080 00	1,506 85	297,000 00
Imperial	.....	52,164 12	.....	2,220 63	1,083 62	.....	.....	9,761 48	17,377 93	.....	.....	82,607 78	.....	.....	270,000 00
Merchants'	43,000 00	71,284 65	.....	692 27	.....	.....	.....	(b) 16,965 21	8,391 68	5,415 91	.....	145,749 72	.....	3,979 52	225,000 00
Queen City	70,299 81	79,246 06	165,850 00	14,625 07	885 85	55 00	.....	29,018 03	5,233 95	352 96	342 81	365,909 54	.....	1,598 14	.....
Traders	.....	50 402 76	.....	2,630 88	674 89	.....	.....	2,132 54	1,516 70	.....	.....	57,357 77	395 25	647 42	109,400 00
Totals	113,299 81	263,097 59	165,850 00	35,152 43	2,644 36	55 00	6,938 57	106,684 13	43,254 89	6,563 27	342 81	743,882 86	20,475 25	7,731 93	901,400 00

Government deposits are as follows:—Crown, $35,000; Imperial, $27,693.76; Merchants' Fire Insurance Company, $73,000.00; Queen City Fire Insurance Company, $26,000; Traders Fire, $45,402.76

(a) Includes deposit receipts $25,000 deposited with Government of Ontario.

(b) " " $282.01 " " " "

(c) Of this amount $7,040 has since been paid in calls and 300 shares on which calls were not paid have been forfeited to the Company.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Unpaid losses.	Unearned premiums.	Re-Insurance.	Commission.	Due to other companies.	Salaries and fees.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Capital stock called but not paid.	Number of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Crown	10,390 09	61,453 21	.....	.....	6,289 07	150 00	.....	78,282 37	22,960 00	10,040 00	6,514	7,801,057 82
Imperial	9,760 50	41,615 89	1,128 72	.....	.....	.....	37 31	52,542 42	30,000 00	.....	12,648	7,074,154 00
Merchants'	.....	86,027 24	1,719 01	1,817 00	.....	.....	.....	89,563 28	75,000 00	.....	22,026	19,906,486 24
Queen City	770 47	76,184 49	.....	.....	.....	.....	.....	76,954 96	100,000 00	.....	12,478	12,135,173 00
Traders'	3,377 79	37,901 56	110 16	.....	.....	.....	560 24	41,949 75	165,204 75	395 25	7,688	6,885,207 00
Totals	24,298 85	303,182 39	2,957 92	1,817 00	6,289 07	150 00	597 55	339,292 78	393,164 75	10,435 25	61,354	53,802,078 06

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	From call on capital stock.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Re-insurance cancelled and adjustment expenses.	Other.	Total.	From investments (Not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Crown	173,279 72	1,231 42	.....	1,520 00	12,361 77	5 60	.....	.....	22 13	188,420 64	.....
Imperial	101,173 45	2,053 27	.....	.....	1,399 18	.....	1,183 85	.....	5,000 00	110,809 75	.....
Merchants'	121,737 24	3,016 57	.....	27,387 50	908 05	149 45	208 54	.....	77 70	153,485 05	5,933 34
Queen City	103,734 57	12,520 12	6,097 84	.....	16,747 70	.....	5,231 96	1,939 25	66 89	146,338 33	193,958 55
Traders	81,929 55	2,375 10	.....	.....	1,677 66	.....	.....	.....	1,845 00	87,827 31	24,625 00
Totals	581,854 53	21,196 48	6,097 84	28,907 50	33,094 36	155 05	6,624 35	1,939 25	7,011 72	686,881 08	224,516 89

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Expenses of Management.							Losses.	Re-insurance premiums.	Rebate.	Dividends.	Expenses on building.	Goad's plans and office furniture.	All other expenditures.	Total.	Invested (not extended).
	Commission.	Salaries, Directors' and Auditors' fees.	Rent and Taxes.	Law costs.	Ontario Statutory assessment and fees.	All other expenses.	Total expenses of management.									
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Crown	26,652 21	8,231 71	1,112 50	241 63	90 99	6,942 57	43,271 61	72,403 95	23,840 25	38,663 83	2,104 80	.....	397 98	2,861 48	183,543 90	9,626 00
Imperial	22,991 54	4,279 96	.....	.....	84 62	1,307 23	28,663 35	31,944 59	5,278 61	23,464 82	1,200 00	.....	.....	5,000 00	98,551 40	27,721 38
Merchants'	23,752 19	7,193 25	1,176 72	231 00	168 14	9,355 74	41,877 04	58,262 11	1,045 85	10,742 59	4,881 25	.....	184 05	1,200 00	118,192 89	44,377 35
Queen City	21,297 25	4,210 00	988 45	.....	143 93	3 336 70	29,976 33	36,727 03	24,317 43	8,476 70	5,000 00	2,154 45	.....	1,980 21	108,632 15	239,630 00
Traders	16,823 57	*1,316 62	1,290 03	953 71	101 22	2,589 08	26,077 23	51,676 80	2,892 23	11,651 77	.....	.....	.....	.....	92,298 03	30,313 83
Totals	111,516 76	28,231 54	4,567 70	1,426 34	591 90	23,531 32	169,865 56	254,014 48	57,374 40	92,999 71	13,186 05	2,154 45	582 03	11,041 69	601,218 37	351,668 56

* Salaries and Auditors' Fees only.

Cash-Mutual Fire Companies.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital, (B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The City of Hamilton Fire Insurance Company, Cash Mutual and Stock.
The Fire Insurance Exchange Corporation, Mutual and Stock.
Hand-in-Hand Insurance Company, Mutual and Stock.
The Independent Fire Insurance Company, Cash Mutual and Stock.
The Metropolitan Fire Insurance Company, Cash Mutual and Stock.
The Millers' and Manufacturers' Insurance Company, Cash Mutual and Stock.
The Monarch Fire Insurance Company, Cash Mutual and Stock.
The Wellington Mutual Fire Insurance Company.
The York Fire Insurance Company, Cash Mutual and Stock.

Cash Mutual Fire Insurance Companies having no Joint Stock Capital.

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

John Fennell ..... Berlin, Ont.
Geo. C. H. Lang ..... Berlin, Ont.
Fred'k Snyder ..... Berlin, Ont.
L. J. Breithaupt ..... Berlin, Ont.
G. Pattinson ..... Preston, Ont.
W. H. Schmalz ..... Berlin, Ont.
W. H. Bowlby ..... Berlin, Ont.
H. L. Janzen ..... Berlin, Ont.
P. S. Lautenschlager ..... Berlin, Ont.

Officers:

John Fennell, President ..... Berlin, Ont.
George C. H. Lang, Vice-President ..... Berlin, Ont.
W. H. Schmalz, Manager and Treasurer ..... Berlin, Ont.

Auditors:

J. M. Scully, F.C.A. ..... Berlin, Ont.
J. A. Law ..... Berlin, Ont.

Unassessed premium note capital, $214,758.78; Securities deposited at Provincial Treasury, $50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of real estate		$26,900 00
Amount of mortgages on real estate		75,110 00
Amount of debentures ($49,095.48 Ontario Government deposit)		183,125 14
Cash on hand at head office	$ 2,326 14	
Cash on deposit in Canadian Bank of Commerce, Berlin, Ont. (Deposit receipt, Ontario Government deposit)	904 52	
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin, Ont., current account	1,716 15	
Cash on deposit in Canadian Bank of Commerce, Berlin, Ont., savings account	14,821 72	

Cash on deposit in Bank of Hamilton, Berlin, Ont., savings account	6,353 60	
Cash on deposit in Bank of Toronto, Berlin, Ont. (savings account)	6,385 12	
Cash on deposit in Bank of Nova Scotia, Berlin, Ont., savings account	5,280 95	
		$37,788 20
Amount unpaid of agents' balances		5,794 35
Amount of short date notes, or due bills, less than one year overdue		153 87
Amount of premium notes in force after deducting all payments thereon and assessments levied		214,758 78
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1910		10,966 18
Accrued interest		4,938 74
Accrued rents		293 30
Office furniture and Goad's plans (not extended)	$5,000 00	
Amount due for re-insurance on losses		4 75
Total assets		$559,833 31

LIABILITIES.

Unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	$79,502 75
Amount of losses adjusted	905 00
Total liabilities	$80,407 75

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$43,405 10	
Cash received as fixed payments of 1910		$73,224 36
" additional premiums		1,036 24
" premiums on cash system		102,523 97
" interest including rent		13,005 43
" transfer fees		245 50
" re-insurance claims		16,669 12
" from investments (not extended)	$18,835 42	
Total receipts		$206,704 62

EXPENDITURE.

Expenses of management:	
Amount paid for investigation and adjustment of claims and travelling expenses	$ 1,523 85
Amount paid for commission to agents	25,684 77
" statutory assessment and license fee $165.87 (Supplementary Revenue Tax, $396.28)	562 15
" printing, stationery and advertising	1,488 54
" salaries, directors' and auditors' fees	13,027 33
" postage, telephone, telegrams, express and exchange	1,474 65
" fuel, light	262 49
" taxes (municipal and government)	365 18
" law costs	5 32
Total expenses of management	$44,394 28

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1910	$ 3,664 30	
" " " during 1910	87,004 66	
		90,668 96
" re-insurance		22,249 02
" rebate, abatement and returned premiums		10,186 14
" investments (not extended)	$60,736 29	
" Goad's plans		934 45
" caretaker		216 00
" Bradstreets		50 00
" repairs		886 88
Total expenditure		$169,585 73

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual	.....	$ 5,392,600 83	$ 5,392,600 83
Cash	$3,313,044 71	13,762,397 48	17,075,442 19
Totals	$3,313,044 71	$19,154,998 31	$22,468,043 02
Re-insured.			
Cash	$1,309,537 67	$ 808,115 72	$2,117,653 39
Net risks carried by Company, 31st December, 1910	$ 2,003,507 04	$18,346,882 59	$20,350,389 63

Movement in Risks.

Fire Risks—Mutual System	Number.	Amount.
Policies in force 31st December, 1909	3,303	$5,415,899 17
Policies new and renewed during 1910	1,272	2,076,589 66
Gross number during 1910	4,575	$7,492,488 83
Less expired and cancelled in 1910	1,337	2,099,888 00
Net risks in force on mutual system, 31st December, 1910.....	3,238	$5,392,600 83

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1909	15,360	$16,132,841 22
Policies new and renewed during 1910	6,524	7,339,352 23
Gross number during 1910	21,884	$23,472,193 45
Less expired and cancelled in 1910	5,914	6,396,751 26
Net risks in force on cash system, 31st December, 1910	15,970	$17,075,442 19

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$349,274 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	214,758 78
Amount of premium notes received during the year 1910	137,610 91

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Hon. James Young ..... Galt, Ont.
Hugh Cant ..... Galt, Ont.
Hugh McCulloch ..... Galt, Ont.
R. S. Strong ..... Galt, Ont.
John Goldie ..... Ayr, Ont.
Robert Scott ..... Galt, Ont.
James Goldie ..... Guelph, Ont.
C. R. H. Warnock ..... Galt, Ont.
W. K. McNaught ..... Toronto, Ont.

Officers:

Hon. James Young, President ..... Galt, Ont
Hugh Cant, Vice-President ..... Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer ..... Galt, Ont.

Auditors:

John Perry ..... Galt, Ont.
Wm. Philip ..... Galt, Ont.

Unassessed premium note capital, $235,736 00.

Securities deposited in Treasury of Ontario, par value, $50,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of real estate		$ 22,500 00
Loans secured by mortgages		69,541 66
Debentures ($50,000 deposited with Ontario Government)		336,270 50
Actual cash on hand at head office	$1,331 14	
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:		
Royal Bank, agency at Toronto (savings account)	1,000 00	
Bank of Toronto, agency at Galt, (savings account)	5,000 00	
Merchants' Bank, agency at Galt (current account)	3,301 07	
Merchants' Bank, agency at Galt (savings account)	6,695 27	
Bank of Commerce, agency at Galt (savings account)	5,000 00	
Imperial Bank, agency at Galt (savings account)	5,000 00	
		27,327 48
Cash in agents' hands		716 35
Amount of premium notes in force after deducting all payments thereon and assessments levied		235,736 00
Amount of interest accrued		5,760 36
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1910		3,540 02
Office furniture, etc. Written off		
Total assets		$701,392 37

Liabilities.

Amount of unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910		$72,888 09
Total liabilities		$72,888 09

Receipts.

Cash balance at 31st December, 1909 (not extended)	$61,926 27	
Cash received as fixed payments of 1910		$77,144 37
" fixed payments for years prior to 1910		1,089 00
" premiums on cash system		78,656 51
" interest		16,223 75
" rents		1,306 00
" re-insurance claims		5,736 88
" transfer fees		254 90
" from mortgage and debenture investments (not extended)	$10,591 55	
Total receipts		$180,411 41

Expenditure.

Expenses of management:

Amount paid for commission and bonus to agents		25,513 38
" fuel and light		228 11
" license fee and Statutory assessment		155 56
" printing, stationery and advertising		1,292 84
" taxes (Government and municipal)		1,367 52
" salaries, directors' and auditors' fees		10,144 69
" travelling expenses		761 10
" postage, telephone, telegrams and express		1,013 20
" investigation of claims		607 68
" caretaker		208 00
" incidentals		2,475 07
Expenses of management		$43,767 15

Miscellaneous payments:

Cash paid for losses which occurred during 1910		76,131 49
" re-insurance premiums		14,496 14
" rebate, abatement and returned premiums		4,181 93
" refund to members		14,850 50
" repairs to real estate		765 59
" purchase of securities (not extended)	$68,555 72	
Total expenditure		$154,192 80

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years	Total.
Mutual		$ 5,486,370 67	$ 5,486,370 67
Cash	2,636,793 54	13,303 399 20	15,940,192 74
Total	$2,636,793 54	$18,789,769 87	$21,426,563 41
Re-insurance			
Cash system	$161,432 30	$1,211,291 27	$1,372,723 57
Net risks carried by Company 31st December, 1910	$2,475,361 24	$17,578,478 60	$20,053,839 84

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	3,100	$5,225,221 42
Policies new and renewed during 1910	1,197	2,132,100 00
Gross number during 1910	4,297	$ 7,357,321 42
Less expired and cancelled in 1910	1,148	1,870,950 75
Net risks in force on mutual system, 31st December, 1910	3,149	$5,486,370 67

Cash System	Number.	Amount.
Policies in force 31st December, 1909	10,353	$14,926,531 81
Policies new and renewed during 1910	4,393	6,446,267 42
Gross number during 1910	14,746	$21,372,799 23
Less expired and cancelled in 1910	3,837	5,432,606 49
Net risk in force on cash system 31st December, 1910	10,909	$15,940,192 74

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$385,655 00
Amount of premium notes, after deducting all payments thereoon and assessments levied	235,736 00
Amount of premium notes received during the year 1910	146,240 00
Payments on premium notes of 1910 including all sums credited on said premium notes:	
Paid up to 31st December, 1910	29,248 00

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Davidson	Stratford, Ont.
G. G. McPherson	Stratford, Ont.
Thomas Orr	Stratford, Ont.
John Brown	Stratford, Ont.
Charles Packert	Stratford, Ont.
G. H. McIntyre	St. Mary's, Ont.
Thomas Trow	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew Kuhry	Stratford, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
G. G. McPherson, Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Auditors:

G. G. Ewart	Stratford, Ont.
Geo. Hamilton	Stratford, Ont.

Deposited in the Treasury of Ontario	$ 50,000 00
Unassessed premium note capital	175,649 85

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of real estate	$ 10,840 62	
Cash value of mortgages	189,325 00	
Value of debentures ($50,000 Ontario Government deposit)	95,259 90	$295,425 52
Cash at head office	$2,416 11	
Cash in Traders Bank, Stratford	4,125 38	
Cash in Canadian Bank of Commerce, Stratford	2,811 36	
Cash in British Mortgage Loan Company	29,316 52	38,669 37
Cash in agents' hands acknowledged by them to be due, and considered good		5,784 90
Amount of premium notes in force after deducting all payments thereon and assessments levied		175,649 85
Amount of re-insurance on losses		605 33
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1910		4,959 97
Amount of short date notes		156 00
Total assets		$521,250 94

Liabilities.

Amount of unearned premiums being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1910		$ 67,835 45
" losses supposed or reported		3,214 25
" losses resisted		600 00
" balances at credit of agents		240 94
Total liabilities		$ 71,890 64

Receipts.

Cash balance at 31st December, 1909 (not extended)	$ 33,694 84	
Cash received as fixed payments due in 1910		$ 59,176 08
" for premiums on cash system		79,019 62
" for interest		14,397 30
" for re-insurance on account of losses		6,121 63
" for rebates		871 96
" extra premiums		599 76
" travelling expenses		326 65
" contra accounts		269 84
" investigation of claims repaid		63 91
" rent		229 13
" loss refunded		510 00
" postage		1 30
" accrued interest		27 83
" from investments (not extended)	$ 10,979 29	
" office furniture		250 00
" other		22 76
Total receipts		$161,887 77

Expenditure.

Expenses of management:		
Cash paid for commission to agents		$ 24,027 62
" law costs		179 54
" rent		100 00
" statutory assessment and license		189 34
" investigation and adjustment of claims		1,097 38
" taxes (Government and municipal)		823 37
" salaries, directors' and auditors' fees		11,830 40
" printing, stationery and advertising		1,318 24
" travelling expenses		599 80
" postage, telephone, telegrams and express		1,115 99
" fuel and light		133 23
" exchange		105 88
" commission on loans		232 00
" caretaker		100 00
" mercantile agency		50 00
" water rates		11 90
" Goad's plans		369 60
" small supplies, repairs, etc.		186 11
" other expenses		158 55
Total expenses of management		$42,629 00

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1910	$2,325 14	
" " " in 1910	52,883 38	
		55,208 52
" re-insurance		15,240 15
" rebates		6,556 91
" contra accounts		706 25
" investments (not extended)	$47,551 70	
Total expenditure		$120,340 83

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual		$10,045,160 00	$10,045,160 00
Cash	$3,090,244 00	11,816,397 00	14,906,641 00
Totals	$3,090,244 00	$21,861,557 00	$24,951,801 00
Re-insurance.			
Cash		$1,268,154 00	$1,268,154 00
Cash	$335,675 00	978,392 00	1,314,067 00
Totals	$335,675 00	$2,246,546 00	$2,582,221 00
Net risks carried by Company 31st December, 1910	$2,754,569 00	$19,615,011 00	$22,369,580 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	5,580	$10,018,826 00
Policies new and renewed during 1910	1,990	3,625,444 00
Gross number during 1910	7,570	$13,644,270 00
Less expired and cancelled in 1910	2,064	3,599,110 00
Net risks in force on mutual system, 31st December, 1910	5,506	$10,045,160 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1909	12,912	$14,355,754 00
Policies new and renewed during 1910	6,878	7,961,969 00
Gross number during 1910	19,790	$22,317,723 00
Less expired and cancelled in 1910	6,639	7,411,082 00
Net risks in force on cash system, 31st December, 1910	13,151	$14,906,641 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$286,819 68
Amount of all premium notes, after deducting all payments thereon and assessments levied	175,649 85
Amount of premium notes received during the year 1910	104,737 71
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	20,971 55

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Wm. Snider ..... Waterloo, Ont.
Geo. Diebel ..... Waterloo, Ont.
James Livingston ..... Baden, Ont.
Allan Bowman ..... Preston, Ont.
J. H. Webb ..... Waterloo, Ont.
Frank Haignt ..... Waterloo, Ont.
J. L. Wideman ..... St. Jacob's, Ont.
Thomas Gowdy ..... Guelph, Ont.
P. E. Shantz ..... Preston, Ont.

Officers:

William Snider, President ..... Waterloo, Ont.
George Diebel, Vice-President ..... Waterloo, Ont.
Frank Haight, Manager ..... Waterloo, Ont.

Auditors:

J. M. Scully ..... Berlin, Ont.
Richard Roschmann ..... Waterloo, Ont.

Unassessed premium note capital, $268,981.98.

Deposited with Government of Ontario, $50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of real estate		$25,000 00
" mortgages		24,900 00
" bonds, debentures and securities ($50,000 Ontario Government deposit)		349,834 73
Cash on hand at head office	$4,062 89	
Cash on deposit to Company's credit, not drawn against in the Molsons Bank, Waterloo (current account)	10,126 10	
		14,188 99
Cash in agents' hands, acknowledged by them to be due and considered good		6,972 56
Amount of short date notes or due bills		1,647 08
Amount of premium notes in force after deducting all payments thereon and assessments levied		268,981 98
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1910		5,907 79
Amount due for re-insurance on losses		1,175 00
Amount of accrued interest		9,800 53
Office furniture and Goad's plans (not extended)	$4,600 20	
Total assets		$708,408 66

Liabilities.

Amount of unpaid losses	$6,351 00
" borrowed money	3,861 91
" unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	124,164 26
Total liabilities	$134,377 17

Receipts.

Cash balance at 31st December, 1909 (not extended)	$28,098 09	
Cash received for fixed payments of 1910		$ 92,470 17
" rent		1,580 00
" premiums on cash system		122,809 67
" interest		18,007 08
" transfer fees		394 00
" additional premiums		1,613 96
" re-insurance on losses		18,568 27
" borrowed money		3,861 91
" from matured investments (not extended)	$14,052 74	
Total receipts		$259,305 06

Expenditure.

Expenses of management:

Amount paid for travelling expenses	$1,516 00
" commission and bonus to agents	30,102 73
" law costs	1,029 41
" fuel and light	496 68
" investigation and adjustment of claims	1,246 55
" interest and premiums on debentures purchased	3,799 67
" statutory assessment and license fee	258 89
" taxes (Government and municipal)	824 87
" printing, stationery and advertising	2,685 33
" salaries, directors' and auditors' fees	16,355 10
" postage, telephone, telegrams and express	1,506 09
" rent	16 00
" exchange	323 62
" Underwriters' Association	1,874 28
" janitor	202 00
" other expenses	293 25
Total expenses of management	$62,530 47

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$7,097 82	
" " " during 1910	87,161 62	
		94,259 44
" re-insurance		26,676 39
" rebate, abatement and returned premiums		13,689 91
" investments (not extended)	$91,054 79	
Total expenditure		$197,156 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual	.....	$9,898,704 00	$9,898,704 00
Cash	$3,211,555 00	24,286,663 00	27,498,218 00
Total	$3,211,555 00	$34,185,367 00	$37,396,922 00
Re-insurance.			
Mutual	.....	$1,574,459 00	$1,574,459 00
Cash	$215,662 00	1,028,386 00	1,244,048 00
Total	$215,662 00	$2,602,845 00	$2,818,507 00
Net risks carried by Company, 31st December, 1910	$2,995,893 00	$31,582,522 00	$34,578,415 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	4,722	$9,615,430 00
Policies new and renewed during 1910	2,006	3,586,023 00
Gross number during 1910	6,728	$13,201,453 00
Less expired and cancelled in 1910	1,961	3,302,749 00
Net risks in force on mutual system, 31st December, 1910	4,767	$9,898,704 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1909	24,867	$26,163,464 00
Policies new and renewed during 1910	11,359	12,853,666 00
Gross number during 1910	36,226	$39,017,130 00
Less expired and cancelled in 1910	10,621	11,518,912 00
Net risks in force on cash system 31st December, 1910	25,605	$27,498,218 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$438,583 55
Amount of premium notes, after deducting all payments thereon and assessments levied	268,981 98
Amount of premium notes received during the year 1910	156,135 90
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	31,227 18

A.—Cash-Mutual Fire Insurance Companies

HAVING NO JOINT STOCK CAPITAL.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Value of real estate.	Mortgages, bonds, debentures and other securities.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Bills receivable, short date notes or due bills.	Unassessed premium notes.	Re-insurance on losses.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st Dec., 1910.	All other assets.	Total.	Goods' plans, office furniture, etc. (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	26,900 00	258,235 14	4,938 74	37,788 20	5,794 35	153 87	214,758 78	4 75	10,966 18	293 30	559,833 31	5,000 00
Gore District	22,500 00	405,812 16	5,760 36	27,327 48	716 35	.....	235,736 00	.....	3,540 02	.....	701,392 37	.....
Perth	10,840 62	284,584 90	.....	38,669 37	5,784 90	156 00	175,649 85	605 33	4,959 97	.....	521,250 94	.....
Waterloo	25,000 00	374,734 73	9,800 53	14,188 99	6,972 56	1,647 08	268,981 98	1,175 00	5,907 79	.....	708,408 66	4,600 20
Totals	85,240 62	1,323,366 93	20,499 63	117,974 04	19,268 16	1,956 95	895,126 61	1,785 08	25,373 96	293 30	2,490,885 28	9,600 20

The Government deposits at date of publication are as follows:—Economical, $50,000: Gore District, $50,000; Perth, $50,000; Waterloo, $50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Losses unpaid at 31st December, 1910, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.	All other liabilities.	Total liabilities.	Number of policies.	Net amount of risk.
	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	905 00	79,502 75	.....	80,407 75	19,208	20,350,389 63
Gore District	.....	72,888 09	.....	72,888 09	14,058	20,053,839 84
Perth	3,814 25	67,835 45	240 94	71,890 64	18,657	22,369,580 00
Waterloo	6,351 00	124,164 26	*3,861 91	134,377 17	30,372	34,578,415 00
Totals	11,070 25	344,390 55	4,102 85	359,563 65	82,295	97,352,224 47

The Government deposits at date of publication are as follows: Economical, $50,000; Gore, $50,000; Perth, $50,000; Waterloo, $50000.
*Outstanding cheques.

A—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Fixed payments of 1910.	Fixed payments or assessments of years prior to 1910.	Premiums on cash system.	Interest.	Fees, licenses and extra premiums.	For losses re-insured.	Rent.	Losses, investigation and adjustment expenses, refund and rebates.	Other sources.	Total.	Received for securities. (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	73,221 36	.....	102,523 97	*13,005 43	1,281 74	16,669 12	.....	.....	.....	206,704 62	18,835 42
Gore District	77,144 37	1,089 00	78,656 51	16,223 75	254 90	5,736 88	1,306 00	.....	.....	180,411 41	10,591 55
Perth	59,176 08	.....	79,019 62	14,397 30	599 76	6,121 63	229 13	1,773 82	570 43	161,887 77	10,979 29
Waterloo	92,470 17	.....	122,809 67	18,007 08	2,007 96	18,568 27	1,580 00	.....	3,861 91	259,305 06	14,052 74
Totals	302,014 98	1,089 00	383,009 77	61,633 56	4,144 36	47,095 90	3,115 13	1,773 82	4,432 34	808,308 86	54,459 00

* Including rents.

EXPENDITURES FOR THE YEAR ENDING 31ST, DECEMBER 1910.

Name of Company.	Expenses of Management.						Refund to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses account.	Total expense of management.							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	25,684 77	.....	5 32	165 87	18,538 32	44,391 28	.....	90,668 96	10,186 14	22,249 02	2,087 33	169,585 73	160,736 29
Gore District	25,513 38	.....	.....	155 56	18,098 21	43,767 15	14,850 50	76,131 49	4,181 93	14,496 14	765 59	154,192 80	68,555 72
Perth	21,027 62	.....	179 51	189 34	18,232 50	42,629 00	.....	55,208 52	6,556 91	15,240 15	706 25	120,340 83	47,551 70
Waterloo	30,102 73	3,799 67	1,029 41	258 89	27,339 77	62,530 47	.....	91,259 44	13,689 91	26,676 39	.....	197,156 21	91,054 79
Totals	105,328 50	3,799 67	1,214 27	769 66	82,208 80	193,320 90	14,850 50	316,268 41	31,614 89	78,661 70	3,559 17	641,275 57	367,898 50

B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

CITY OF HAMILTON FIRE INSURANCE COMPANY CASH MUTUAL AND STOCK

HEAD OFFICE, HAMILTON, ONT.

Commenced business November, 1863.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Geo. F. Webb .....Hamilton, Ont.
Will. W. Main .....Hamilton, Ont.
James Dunlop .....Hamilton, Ont.
H. N. Kittson .....Hamilton, Ont.
W. J. Aitchison .....Hamilton, Ont.
W. H. Ballard .....Hamilton, Ont.
George H. Milne .....Hamilton, Ont.
George E. Fisher .....Burlington, Ont.
Russell T. Kelley .....Hamilton. Ont.
Wm. Lees, Jr. .....Hamilton, Ont.

Officers:

George F. Webb, President .....Hamilton, Ont.
Will. W. Main, 1st Vice-President .....Hamilton, Ont.
James Dunlop, 2nd Vice-President .....Hamilton, Ont.
Russell T. Kelley, General Manager .....Hamilton, Ont.

Auditor:

Sinclair G. Richardson .....Hamilton, Ont.

Athorized capital stock	$100,000 00
Subscribed capital	100,000 00
Paid on calls	20,000 00
Unassessed premium note capital	14,341 34
Deposit at Provincial Treasury	*13,362 70

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of municipal debentures (Ontario Govt. deposit, *$13,362.70)	$14,310 34	
Amount stock of Loan Company	338 24	
		$14,648 58
Cash on hand at head office	596 21	
Cash in Bank of Hamilton, Saving Department, Hamilton...	2,920 92	
Cash in Dominion Bank, Hamilton	519 69	
		4,036 82
Cash in agents' hands acknowledged by them to be due and considered good		4,851 45

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*Since increased to $14,362.70.

Amount of premium notes in force after deducting all payments thereon and assessments levied		14,341 34
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1910		2,372 46
Amount due for re-insurance on losses		84 11
Amount of due and accrued interest		100 32
Amount of office furniture and safe, Goad's plans and stationery (not extended)	$3,602 40	
Total assets		$40,435 08
Uncalled subscribed capital stock		$80,000 00

LIABILITIES.

Amount of borrowed money	$ 4,750 57
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	16,459 19
Total liabilities	$21,209 76
Paid up capital stock	$20,000 00

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$516 72	
Cash received as fixed payments due in 1910		$ 5,127 81
" for premiums on the cash system		36,753 98
" for interest		673 05
" for calls on capital stock		20 00
" for additional premiums		436 65
" for re-insurance on losses		1,993 87
" adjustment of losses		58 88
" rent		330 00
" commission		678 17
Total receipts		$46,072 41

EXPENDITURE.

Expenses of management:	
Cash paid for commissions, bonus and salary	$6,449 86
" directors' fees for 1909	399 00
" fuel and light	39 73
" investigation and adjustment of claims	348 30
" interest	19 50
" statutory assessment and license fee	54 02
" taxes (Government and municipal)	293 18
" law costs	18 92
" travelling expenses	269 60
" rent	972 00
" salaries, directors' and auditors' fees	3,939 86
" printing, stationery and advertising	1,665 26
" postage, telephone, telegrams and express	406 15
" general expenses	283 54
Total expenses of management	$15,158 92

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1910	$ 700 00	
" " " during 1910	13,651 00	
		14,351 00
" re-insurance		4,900 16
" rebates		3,842 67
" dividends		1,194 60
" office furniture and fixtures		16 99
" Goad's plans		170 35
" re-payment of loan		1,250 00
" other		667 62
" for investments (not extended)	$1,000 00	
Total expenditure		$41,552 31

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual	.....	$ 332,553 07	$ 332,553 07
Cash	$1,567,572 71	3,489,891 99	5,057,464 70
Totals	$1,567,572 71	$3,822,445 06	$5,390,017 77
Re-insurance.			
Cash	$327,573 48	$117,683 22	$445,256 70
Net risks carried by Company 31st December, 1910	$1,239,999 23	$3,704,761 84	$4,944,761 07

Movement in Risks.

System of Insurance.—Mutual.

	Number.	Amount.
Policies in force 31st December, 1909	281	$342,426 75
Policies new and renewed during 1910	285	340,951 00
Gross number during 1910	566	$683,377 75
Less expired and cancelled in 1910	291	350,824 68
Net risks in force on mutual system, 31st December, 1910	275	$332,553 07

Cash System.

Policies in force 31st December, 1909	4,709	$4,096,403 87
Policies new and renewed during 1910	4,279	3,615,960 23
Gross number during 1910	8,988	7,712,364 10
Less expired and cancelled in 1910	2,998	2,654,899 40
Net risks in force on cash system, 31st December, 1910	5,990	$5,057,464 70

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 24,553 22
Amount of premium notes, after deducting all payments thereon and assessments levied	14,341 34
Amount of premium notes received during the year 1910	25,772 50
Payment on premium notes of 1910, including all sums credited on said premium notes:	
Paid up to 31st December, 1910	1,839 13

CALLS ON CAPITAL STOCK.

Number of Calls made, 3. Respective dates, 10th January, 1906; 10th February, 1906 and 10th March, 1906. Rate, 10 per cent, 5 per cent and 5 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			$	$
Arnold, Nicholas	Hamilton, Ont	1	100	20
Almas, C. H	"	1	100	20
Ante, Gustave	"	1	100	20
Armstrong, J. J	"	2	200	40
Armes, J. A	"	2	200	40
Aitchison, W. J	"	35	3,500	700
Ballard, W. H	"	25	2,500	500
Boulter, Jessie C	"	5	500	100
Bremner, Chas	"	1	100	20
Beattie, James	"	5	500	100
Bell, Arthur	"	1	100	20
Ballard, J. F	"	2	200	40
Bigelow, R. O	"	1	100	20
Brown, David	"	3	300	60
Campbell, R. A	"	5	500	100
Clark, John A	"	5	500	100
Chadwick, Frederick	"	3	300	60
Carroll, William	"	1	100	20
Cheyne, James	"	2	200	40
Carlson, C. G	"	1	100	20
Carmichael, D. L	"	5	500	100
Cummer, John H	"	5	500	100
Cooper, J. C	"	1	100	20
Case, Albert E	"	10	1,000	200
Cook, Joseph	"	1	100	20
Clappison, T	"	1	100	20
Cohen, M	"	2	200	40
Dunlop, James	"	37	3,700	740
Dow, John	"	3	300	60
Dow, Henry	"	6	600	120
Dow, William	"	5	500	100
Durance, W	"	1	100	20
Donaldson & Patterson	"	5	500	100
Disher, William V	"	3	300	60
Daniels, Levi	"	1	100	20
Devenport, William	"	1	100	20
Davis, C. G	Freeman P. O., Ont	5	500	100
Daniels, William H	Hamilton, Ont	10	1,000	200
Echlin, E. B	"	1	100	20
Fisher, Geo. E	Burlington, Ont	25	2,500	500
Fanning, Thomas	Hamilton, Ont	5	500	100
Gleadow, Charles	"	3	300	60
Gillies, S	"	10	1,000	200
Gibb, Otto W	"	2	200	40
Gummo, H. C	"	3	300	60
Green, Alfred	"	3	300	60
Gilmore, John	"	1	100	20
Halliday, Henry	"	5	500	100
Houlden, James	"	1	100	20
Hannaford, R	"	2	200	40
Hannaford, Charles	"	2	200	40
Hannaford, G. S	"	2	200	40
Hannaford, Alfred	"	1	100	20
Hill, E. B	"	2	200	40
Hill, George	"	1	100	20
Harding, George	"	1	100	20

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			$	$
Howard, Samuel	Hamilton, Ont	1	100	20
Holmes, William	"	1	100	20
Hazell, William, Jr.	"	5	500	100
Harrison, James	"	5	500	100
Harvey, Joseph V	"	2	200	40
Hogarth, E. S	"	2	200	40
Jarvis, Wm	"	3	300	60
Kault, Morris	"	5	500	100
Kelley, Russell T	"	51	5,100	1,020
King, S. S	"	2	200	40
Klein & Binkley	"	2	200	40
Leckenby, James C	"	1	100	20
Lomas, Joseph W	"	5	500	100
Lyne, Fred. J	"	4	400	80
LeMessurier, D	"	1	100	20
McBride, W. J	"	1	100	20
McNeil, James	"	7	700	140
McKenzie, A. M	"	2	200	40
McGrath, Willian	"	2	200	40
Milne, G. H	"	10	1,000	200
Main, Will W	"	30	3,000	600
Main, James	"	3	300	60
Martin, H	"	1	100	20
Mulveney, William	"	10	1,000	200
Morrison, F. S	"	1	100	20
Monteith, George E	"	2	200	40
Mack, John	"	5	500	100
Marshall, James	"	6	600	120
Morris, Joseph	"	2	200	40
New, Henry	"	30	3,000	600
Oliver, C	"	1	100	20
Press, R. F. & Son	"	5	500	100
Plant, Charles	"	1	100	20
Penfold, Jos	"	1	100	20
Philp, C	"	2	200	40
Peag, J	"	5	500	100
Perry, G. B	"	12	1,200	240
Perrie, E. A., Executor's estate of	"	10	1,000	200
Robertson Bros	"	2	200	40
Ross, James W	"	2	200	40
Richardson, Geo. H	"	1	100	20
Reynolds, R. E	"	1	100	20
Roussel, Thos. J	"	2	200	40
Robbins, O. W	"	3	300	60
Robbin, Chas	"	2	200	40
Rastrick, E. L	"	2	200	40
Rennie, Miss H. H	"	5	500	100
Servos, Wm. R	"	2	200	40
Smith, Jas. F	"	5	500	100
Spicer, Henry E	"	1	100	20
Spera, R. B	"	1	100	20
Smye, William, Jr	"	2	200	40
Soper, Robert	"	2	200	40
Shuart, John F	"	1	100	20
Stevens, William A	"	2	200	40
Siderski, H	"	5	500	100
Thomson, Alex	"	1	100	20
Taylor, Fred	"	23	2,300	460
TenEyck, A. B	"	5	500	100
Truscott, John T	"	1	100	20
Truscott, Mrs. Catharine	"	2	200	40

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			$	$
Tufford, L. A.	Hamilton, Ont.	2	200	40
Torrance, Hugh	"	2	200	40
Taylor, Henry	"	2	200	40
Tyrrell, J. W.	"	10	1,000	200
Turnbull, Jas.	"	10	1,000	200
Venattor, William L.	"	2	200	40
Venattor, Jacob	"	2	200	40
Webb, George F.	"	358	35,800	7,160
Webb. Thomas	"	5	500	100
Wodehouse, W. H.	"	1	100	20
West C.	"	3	300	60
Walker, F. H.	"	1	100	20
Williams, J. M.	"	1	100	20
Woodhall, A. W.	"	8	800	160
Woodhall, William	"	1	100	20
Weatherill, Geo. L.	"	1	100	20
Wilson, John	"	5	500	100
Totals		1,000	100,000	20,000

FIRE INSURANCE EXCHANGE CORPORATION.

STOCK AND MUTUAL.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

J. L. Spink ..... Toronto, Ont.
J. F. Eby ..... Toronto, Ont.
S. F. McKinnon ..... Toronto, Ont.
Hugh Scott ..... Toronto, Ont.
J. G. Scott, K.C. ..... Toronto, Ont.
Thomas Walmsley ..... Toronto, Ont.

Officers.

J. L. Spink, President ..... Toronto, Ont.
Jos. F. Eby, Vice-President ..... Toronto, Ont.
Hugh Scott and Thomas Walmsley, Joint Managers..... Toronto, Ont.

Auditors:

A. C. Neff and Co. ..... Toronto, Ont.
J. Ernest Hounsom ..... Toronto, Ont.

Authorized capital stock	$250,000 00
Subscribed	87,300 00
Paid up	43,650 00
Securities deposited in Treasury of Ontario	12,000 00
Unassessed premium note capital	10,208 85

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Call loans on municipal debentures		$ 39,775 00
Municipal debenture owned (Government deposit, $2,000.00)		9,077 94
Cash in Standard Bank, Toronto	$ 6,598 45	
Cash on deposit Canada Permanent Mortgage Corporation	2,664 19	
Cash on deposit in Canada Permanent Mortgage Corporation (Government deposit)	10,000 00	
		19,262 64
Amount of premium notes in force, after deducting all payments thereon, and assessments levied	$10,208 85	
Less residue of premium notes given for re-insurance	658 63	
		9,550 22
Cash in agents' hands		2,205 08
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1910		1,418 89

Amount of accrued interest		158 60
Goad's plans (not extended)	$1,575 04	
Total assets		$81,448 37
Subscribed capital stock uncalled		$43,650 00

Liabilities.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910		$13,698 71
Amount to credit of head office		38 44
Total liabilities to public		$13,737 15
Liabilities to shareholders		
Paid up stock		$43,650 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$45,652 44	
Cash received for fixed payments, 1910		$12,353 62
" premiums on cash system		25,642 82
" interest		3,036 54
" repaid call loans, etc. (not extended)	$105,170 66	
" re-insurance on losses		4,186 96
" commission		173 87
" rebate		10 17
" re-insurance		69 34
" adjusting expenses		23 62
Total		$45,496 94

Expenditure.

Expenses of management:

Cash paid for commission to agents	$5,789 96
" investigation and adjustment of claims	251 11
" statutory assessment and license fee	49 95
" rent	400 00
" salaries, directors' and auditors' fees	3,226 25
" printing, stationery and advertising	234 06
" postage, telephone, telegrams and express	171 21
" taxes (Government and municipal)	113 53
Total expenses of management	$10,236 07

Miscellaneous payments:

Cash paid for losses which occurred during 1910	22,536 17
" re-insurance premiums	4,660 00
" rebates	4,041 22
" dividends	2,182 50

"	investments (not extended)	$142,496 05	
"	inspecting, valuating and adjusting		528 00
"	voted to President		250 00
"	voted to auditors		75 00
"	other expenditure		90 83
Total			$44,599 79

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less	Three years.	Total.
Mutual	$707,548 00	.....	$707,548 00
Cash	1,830,526 16	607,538 38	2,438,064 54
Total	$ 2,538,074 16	607,538 38	$3,145,612 54
Re-insurance.			
Mutual	96,648 00	.....	96,648 00
Cash	231,005 00	21,791 00	252,796 00
Total re-insurance	327,653 00	21,791 00	$349,444 00
Net risks carried by Company 31st December, 1910	$2,210,421 16	$585,747 38	$2,796,168 54

Movement in Risks.

System of Insurance—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1909	253	$613,426 22
Policies new and renewed during 1910	324	784,654 00
Gross number during 1910	577	1,398,080 22
Less expired and cancelled in 1910	277	690,532 22
Net risks in force on mutual system 31st December, 1910	300	$707,548 00

Cash System.

	Number.	Amount.
Policies in force 31st December, 1909	1519	$2,438,825 61
Policies new and renewed during 1910	1304	2,333,201 16
Gross number during 1910	2823	$4,772,026 77
Less expired and cancelled in 1910	1206	2,333,962 23
Net risks in force on cash system 31st December, 1910	*1617	$2,438,064 54

*In Ontario, $2,083,254.00.

Business Transacted.

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	One year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 20,417 70
Amount of all premium notes, after deducting all payments thereon and assessments levied	10,208 85
Amount of premium notes received during the year 1910	22,663 14
Payments on the premium notes of 1910 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	11,331 57
Amount of premium notes given by Company for re-insurance	1,317 26
Less paid thereon	658 63
Residue of premium notes given by Company for re-insurance	$ 658 63

Calls on Capital Stock.

*Number of calls made, 3. Respective dates, 16th March, 1896; 25th April, 1904; 30th May, 1904. Rate, 10, 20 and 40 per cent. respectively.

*By a special resolution passed at the Annual General Meeting of the members and shareholders on 26th February, 1907, and confirmed at Special General Meeting on 23rd March, 1907, the subscribed capital stock was reduced to $87,300 and the amount paid up thereon was reduced to $43,650.

The resolution is as follows:—

"Whereas the subscribed capital of the Fire Insurance Exchange Corporation, Stock and Mutual, is $145,500, consisting of 1,455 shares of $100 each, upon which $70.00 per share has been paid and $30.00 per share still remains unpaid subject to call.

"And whereas through losses suffered during the great conflagration which occurred in Toronto, in 1904, the said capital became and is impaired, and it has been found impracticable to make such impairment good out of profits, and it is therefore advisable to write off the said capital the sum of $58,200, being $40 per share.

"Therefore, it is resolved that the subscribed capital stock of the said Corporation be and is hereby reduced to $87,300, and each share of the Corporation be and is hereby reduced to the sum of $60.00 per share.

"Nothing herein contained shall affect the liability of any shareholder upon his shares, but the same shall remain as at present, $30.00 on each share being and remaining liable to call."

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			$	$
Allen, W. A.	Ottawa	15	900	450
Bate, H. N.	"	10	600	300
Brock, W. R.	Toronto	50	3,000	1,500
Blain, H.	"	50	3,000	1,500
Brennan, J. C.	Ottawa	10	600	300
Darling, A., Estate	Toronto	50	3,000	1,500
Dunnett, Mrs. Jessie	"	50	3,000	1,500
Devlin, R. J.	Ottawa	15	900	450
Elliot, Catherine A., Executrix	Toronto	50	3,000	1,500
Eby, Joseph F.	"	50	3,000	1,500
Elliot, W. S.	"	10	600	300
Elliot, C. J.	"	10	600	300
Gurney, E.	"	50	3,000	1,500
Gage, W. J.	"	25	1,500	750
Garland, John	Ottawa	10	600	300
Howland, H. S., Sons & Co., Limited	Toronto	50	3,000	1,500
Hallam, John, Estate	"	50	3,000	1,500
Hedley, James, in trust	"	25	1,500	750
Hamilton, Chester B.	"	7	420	210
Hamilton, W. A.	"	6	360	180
Hamilton, Luey M.	"	6	360	180
Hodgins, Henrietta H.	Brampton	6	360	180
Hobson, Mrs. Martin	Toronto	50	3,000	1,500
Hobson, Mary A.	Hamilton	10	600	300
Irving, A. S., Estate	Toronto	50	3,000	1,500
Ince, Wm., Estate	"	10	600	300
Mckinnon, S. F.	"	50	3,000	1,500
Mackay, D.	"	25	1,500	750
Ogilvie, Sarah L.	Montreal	25	1,500	750
Olmstead, Edith H.	Hamilton	10	600	300
Patterson, R. L.	Toronto	50	3,000	1,500
Phillips, F. J.	"	50	3,000	1,500
Rogers, E.	"	50	3,000	1,500
Roaf, Francis C.	"	10	600	300
Stayner, Harriet Rose	"	35	2,100	1,050
Stayner, Winslow S.	"	25	1,500	750
Spink, J. L.	"	25	1,500	750
Scott, J. G.	"	50	3,000	1,500
Scott, M. E.	"	10	600	300
Scott, Hugh	"	60	3,600	1,800
Wyld, Frederick	"	50	3,000	1,500
Waldie, John, Estate	"	50	3,000	1,500
Wilson, W., Estate	"	50	3,000	1,500
Wood, Wm. A.	Hamilton	10	600	300
Wood, Geo. Duncan	Winnipeg	10	600	300
Wood, Hon. S. C.	Toronto	35	2,100	1,050
Walmsley, Thomas	"	50	3,000	1,500
Totals		1,455	87,300	43,650

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Hugh Scott .....Toronto, Ont.
Thomas Walmsley .....Deer Park, Ont.
Thomas Flynn .....Toronto, Ont.
J. G. Scott, K.C. .....Toronto, Ont.
J. D. Chipman .....St. Stephen, N.B.
Hugh Blain .....Toronto, Ont.

Officers:

Hugh Scott, President .....Toronto, Ont.
Thomas Walmsley, Vice-President .....Toronto, Ont.
Hugh Scott, Thomas Walmsley, } Joint Managers .....Toronto, Ont.
Joseph Walmsley, Assistant Secretary .....Toronto, Ont.

Auditors:

A. C. Neff and Co. .....Toronto, Ont.
J. Ernest Hounsom .....Toronto, Ont.

By Act 42 Vict., chap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System.

Authorized Capital Stock	$500,000 00
Subscribed Capital Stock	100,000 00
Paid up in cash	50,000 00
Stock uncalled	50,000 00
Securities deposited in the Treasury of Ontario	20,000 00
Unassessed premium note capital	18,260 98

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Mortgages on real estate		$ 14,686 33
Loan Corporation shares owned		325 00
Municipal debentures owned		12,803 74
Call loans on municipal debentures		46,700 00
Cash on hand	$1,637 47	
Cash on deposit to Company's credit in Bank of Montreal, Toronto	14,615 78	
Cash Canada Permanent Mortgage Corporation	3,591 75	
		19,845 00

Cash in agents' hands		3,920 31
Premium notes in force after deducting all payments thereon and assessments levied	$ 18,260 98	
Less residue of premium notes given for re-insurance	6,215 80	12,045 18
Interest accrued		266 74
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1910		7,705 19
Goad's plans (not extended)	$1,596 65	
Total		$118,297 49
Subscribed capital uncalled		$50,000 00

Liabilities.

Amount of unearned premiums, being 50 per cent. of gross premiums on all Cash System policies in force at 31st December, 1910	$32,503 78
Total liabilities	$32,503 78
Paid up capital stock	$50,000 00

Cash Receipts.

Cash balance at 31st December, 1909 (not extended)	$60,036 82	
Cash received as fixed payments of 1910		$20,961 37
" for premiums on cash system		55,822 48
" for interest		3,874 62
" for plate glass insurance		5,619 77
" re-insurance on losses		18,827 98
" commission		2,529 87
" rebate		75 56
" re insurance adjusting expenses		174 62
" call loans repaid (not extended)	$61,250 00	
Total		$107,886 27

Expenditure.

Expenses of management:

Cash paid for agents' commission	$14,183 35
" statutory assessment, license fees	85 89
" printing, stationery and advertising	628 94
" salaries, directors' and auditors' fees	2,976 25
" investigation and adjustment of claims	1,448 38
" postage, telegrams and express, etc.	365 70
" rent	475 00
" taxes (Government and municipal)	216 68
Total expenses of management	$20,380 19

Miscellaneous Payments:

Cash paid for fire losses which occurred during 1910		48,223 75
" plate glass losses, 1910		2,001 92
" re-insurance		21,452 32
" rebate, abatement and returned premiums		9,171 57
" investments (not extended)	$107,950 00	
" other purposes		148 34
Total expenditure		$101,378 09

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual	$1,226,670 00	.....	$1,226,670 00
Cash	3,764,093 40	$2,181,543 68	5,945,637 08
Totals	$4,990,763 40	$2,181,543 68	$7,172,307 08
Re-insurance.			
Mutual	$ 482,800 00	.....	$ 482,800 00
Cash	1,033,029 00	281,760 00	1,314,789 00
Totals	$1,515,829 00	$ 281,760 00	$1,797,589 00
Net risks carried by Company 31st December, 1910	3,474,934 40	$1,899,783 68	$5,374,718 08

MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1909	260	$1,237,476 00
Policies new and renewed during 1910	406	1,392,145 00
Gross number during 1910	666	$2,629,621 00
Less expired and cancelled in 1910	307	1,402,951 00
Net risks in force on mutual system 31st December, 1910	359	1,226,670 00

Fire Risks—Cash System.

	Number.	Amount.
Policies in force December, 1909	3,552	$5,699,134 68
Policies new and renewed during 1910	2,876	5,313,834 40
Gross number, 1910	6,428	$11,012,969 08
Less expired and cancelled in 1910	2,679	5,067,332 00
Net risks in force on cash system 31st December, 1910	3,749	$5,945,637 08

Plate Glass Risks.

Policies in force 31st December, 1909	960	$82,728 54
Policies new and renewed during 1910	388	33,718 62
Gross number during 1910	1,354	$116,447 16
Less expired and cancelled in 1910	393	33,723 18
Net risks in force 31st December, 1910	961	$82,723 98

Ontario risks, $5,272,704.00.

Business Transacted:

General Fire, Plate Glass and Inland Marine Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

Amount of face of all premium notes held by the Company, and legally liable to assessment	$36,521 96
Amount of all premium notes, after deducting all payments thereon and assessments levied	18,260 98
Amount of premium notes received during the year 1910	41,924 72
Payments on the premium notes of 1910, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1910	20,962 36
Amount of premium notes given by Company for re-insurance..	12,431 60
Less payments thereon	6,215 80
Residue on premium notes given for re-insurance	$ 6,215 80

Calls on Capital Stock.

Number of calls made, 2. Respective dates, 12th May, 1879, and 28th May, 1904. Rate, 20 per cent. and 30 per cent. respectively.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares.	Amount subscribed,	Amount paid up in cash.
			$	$
Chipman, John D., in trust	St. Stephen, N.B.	50	5,000	2,500
Coffee & Co.	Toronto	50	5,000	2,500
Davies, Wm	"	50	5,000	2,500
Dingle, F. E.	"	42	4,200	2,100
Dixon, B. Homer. estate.	"	50	5,000	2,500
Gzowski, Sir C. S., estate of	"	50	5,000	2,500
Macpherson, Sir D. L,, estate of (Wm. M. Macpherson, Percival F. J. Ridout, and R. L. Defries, Trustees of Will)	"	50	5,000	2,500
Maclennan, Hon. Justice	"	50	5,000	2,500
Maclennan, E. M., estate of	"	25	2,500	1,250
Smith, Prof. Goldwin	"	50	5,000	2,500
Smith, Larratt W., D.C.L., estate	"	50	5,000	2,500
Smith, W. H.	London	10	1,000	500
Smith, A. L., Ex. late C. R. Smith	"	10	1,000	500
Smith, W. H., Admr. late L. J. Smith	"	10	1,000	500
Smith, W. H. } Tsts. for Mary C. Hammond, F. J. } Taylor.	"	10	1,000	500
Smith, W. H. } Tsts. for Fanny Hammond, F. J. } W. Rowley	"	10	1,000	500
Strathcona and Mount Royal, Lord.	Montreal	50	5,000	2,500
Scott. J. G.	Toronto	50	5,000	2,500
Scott, James	"	25	2,500	1,250
Scott, Robert	"	25	2,500	1,250
Scott, R. and Bull, B. E., in trust for Eliz. Bull	"	25	2,500	1,250
Scott R. and Scott J., in trust for C. Scott	"	25	2,500	1,250
Smith, Rev. Lennox Ingal	Ottawa.	50	5,000	2,500
Scott and Walmsley	Toronto	133	13,300	6,650
Walmsley, Thos.	"	50	5,000	2,500
Total		1,000	100,000	50,000

INDEPENDENT FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business 23rd March, 1904.

Names and addresses of the Directors and Officers for the Year 1910.

Directors:

Charles C. VanNorman ..... Toronto, Ont.
W. R. Tudhope ..... Toronto, Ont.
David Carlyle ..... Toronto, Ont.
Daniel Hibner ..... Berlin, Ont.
Hon. Thomas Crawford, M.P.P. ..... Toronto, Ont.
Edward Morgan ..... Toronto, Ont.
Alfred Taylor ..... Galt, Ont.
W. VanDusen ..... Toronto, Ont.
J. M. Queen ..... St. John N.B.

Officers:

Charles C. VanNorman, President ..... Toronto, Ont.
W. R. Tudhope, 1st Vice-President ..... Toronto, Ont.
David Carlyle, 2nd Vice-President ..... Toronto, Ont.
Wm. Greenwood Brown, Manager-Secretary ..... Toronto, Ont.

Auditors:

Charles E. Arnoldi ..... Toronto, Ont.
Edmund Gunn ..... Toronto, Ont.

Authorized capital stock	$500,000 00
Subscribed capital	200,000 00
Paid up capital	20,000 00
Unassessed premium note capital	34,916 88
Deposit as Provincial Treasury	25,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910

ASSETS.

Cash on hand at head office	$ 139 94	
Cash in hand Imperial Bank, Toronto, deposit receipt (Government deposit)	25,000 00	
Cash in Imperial Bank, Toronto (current account)	829 61	
		$25,969 55
Cash in agents' hands acknowledged by them to be due and considered good		9,030 02
Amount of premium notes in force after deducting all payments thereon and assessments levied		34,916 88
Amount of unearned part (50 per cent.) of premiums paid to Companies other than Equity for re-insurance of risks in force at 31st December, 1910		3,319 16
Unearned part (50 per cent.) of premiums paid to Equity Fire, for re-insurance of risks in force 31st December, 1910		27,084 63
Due for re-insurance on losses		5,358 91
Adjustment expenses		54 83
Amount of office furniture, Goad's Plans and safe (not extended)	$2,320 25	
Total assets		$105,733 98
Uncalled subscribed capital stock		$180,000 00

Liabilities.

Amount of adjusted losses	$ 2,905 92
" supposed or reported losses	1,000 00
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	30,403 79
" commission unpaid	1,150 00
" re-insurance premiums due to Companies other than Equity	1,138 00
" return premiums due to Companies other than Equity	597 00
" due to Metropolitan Fire Insurance Company's proportion, salaries and expenses	1,197 45
" due legal expenses	1,211 71
" sundry accounts	1,985 97
" borrowed money	30,951 19
" bills payable (for re-insurance)	30,423 55
Total liabilities	$102,964 58
Paid up capital stock	$20,000 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$30,235 31	
Cash received as fixed payments due in 1910		$10,278 87
" " due in prior years		1,270 89
" for premiums on the cash system		47,501 41
" for interest		788 26
" commission on re-insurance		16,381 91
" for endorsement fees		58 18
" for re-insurance on losses		8,356 22
" advanced by Equity Fire		37,700 00
" from sale of office furniture		17 00
Total receipts		$122,352 74

Expenditure.

Expenses of management:

Cash paid for commission	$8,394 98
" law costs	252 90
" fuel and light	15 10
" interest	253 46
" investigation and adjustment of claims	1,225 39
" statutory assessment and license fee	80 94
" travelling expenses	596 19
" taxes (Government and municipal)	154 81
" salaries, directors' and auditors' fees	2,530 95
" printing, stationery and advertising	562 65
" postage, telegrams and express	566 02
" discount and exchange	119 75
" sundry office expenses	34 75
Total expenses of management	$14,787 89

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$24,589 50	
" " during 1910	33,012 05	
		57,601 55
" re-insurance		8,830 82
" rebates		9,016 33
" in repayment loan		20,000 00
" bills payable		16,381 91
Total expenditure		$126,618 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual	.....	$ 778,377 00	$ 778,377 00
Cash	$1,947,516 00	3,342,330 00	5,289,846 00
Total	$1,947,516 00	$4,120,707 00	$6,068,223 00

Re-insured.

System of Insurance.

Mutual	.....	$ 135,233 00	$ 135,233 00
Cash	$ 357,324 00	151,357 00	508,681 00
Total re-insurance other than in Equity Fire	$ 357,324 00	$ 286,590 00	$ 643,914 00
Net risks in force 31st December, 1910, re-insured in Equity Fire	$1,590,192 00	$3,834,117 00	$5,424,309 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1909	738	$1,023,401 00
Policies new and renewed during 1910	137	195,010 00
Gross number during 1910	875	1,218,411 00
Less expired and cancelled during 1910	332	440,034 00
Net risks in force on mutual system, 31st December, 1910	543	$778,377 00

Fire Risks—Cash System.

	Number.	Amount.
Policies in force 31st December, 1909	8,456	$7,533,675 00
Policies new and renewed during 1910	3,303	3,456,370 00
Gross number during 1910	11,759	$10,990,045 00
Less expired and cancelled in 1910	6,163	5,700,199 00
Net risks in force on cash system, 31st December, 1910	5,596	$5,289,846 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$66,489 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,916 88
Amount of premium notes received during the year 1910	11,001 10
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	2,048 30

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Brown, W. Greenwood	Toronto, Ont.	1036	103,600	10,360
Burritt, A., Estate	Mitchell, "	50	5,000	500
Ballard, B. W.	Toronto, "	2	200	20
Carlyle, David	" "	25	2,500	250
Crawford, Hon. Thomas	" "	50	5,000	500
Cork, W. A.	" "	2	200	20
Gammon, Mrs. Mary	Orillia, "	10	1,000	100
Gray, Wm. M.	Toronto, "	95	9,500	950
Givens, D. A.	Kingston, "	10	1,000	100
Hendrie, Wm.	Hamilton, "	30	3,000	300
Hibner, D.	Berlin, "	100	10,000	1,000
Irwin, H. E.	Toronto, "	95	9,500	950
Livingstone, D.	" "	5	500	50
McIntosh, J. A.	" "	10	1,000	100
McIntosh, W.	Petrolea, "	10	1,000	100
MacLaren, A. F.	Toronto, "	25	2,500	250
Morgan, Edward	Toronto, "	50	5,000	500
Noxon, Stephen	Ingersoll, "	60	6,000	600
Parker, Lewis	Calgary, Alt.	5	500	50
Queen, J. M.	St. John, N.B.	25	2,500	250
Richards, John	Toronto, Ont.	50	5,000	500
Stark, W. J.	Toronto, "	40	4,000	400
Taylor, Alfred	Galt, "	30	3,000	300
Tudhope, W. R.	Toronto, "	100	10,000	1,000
VanDusen, W.	" "	10	1,000	100
Van Norman, Charles C. in trust	" "	50	5,000	500
Watts, Chas. B.	" "	25	2,500	250
Totals		2,000	200,000	20,000

THE METROPOLITAN FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

D. Hibner .....Berlin, Ont.
David Carlyle .....Toronto, Ont.
W. VanDusen .....Toronto, Ont.
Judge Edward Morgan .....Toronto, Ont.
C. C. Van Norman .....Toronto, Ont.
A. Taylor .....Galt, Ont.
Hon. Thomas Crawford, M.P.P. .....Toronto, Ont.
W. R. Tudhope .....Toronto, Ont.
J. M. Queen .....St. John, N.B.

Officers:

D. Hibner, President .....Berlin, Ont.
David Carlyle, 1st Vice-President .....Toronto, Ont.
W. VanDusen, 2nd Vice-President .....Toronto, Ont.
W. Greenwood Brown, General Manager and Secretary.....Toronto, Ont.

Auditors:

Charles Arnoldi .....Toronto, Ont.
Edmund Gunn .....Toronto, Ont.

Authoried capital stock	$500,000 00
Subscribed	141,400 00
Paid up	33,860 05
Unassessed premium note capital	38,214 26
Deposited in the Provincial Treasury	21,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$ 454 61	
Cash in Imperial Bank, Toronto, deposit receipts (Government deposit)	21,000 00	
Cash in Imperial Bank, Toronto (current account)	811 60	
		$22,266 21
Cash in agents' hands acknowledged by them to be due and considered good		4,267 53
Amount of premium notes in force after deducting all payments thereon and assessments levied		38,214 26

Amount due for re-insurance on losses		1 69
Amount of unpaid calls on capital stock		11,387 95
Office furniture and Goad's plans (not extended)	$2,767 52	
Unearned part (50 per cent.) of premiums paid to Companies other than Equity for re-insurance in force at 31st December, 1910		2,767 13
Unearned part (50 per cent.) of premiums paid to Equity Fire for re-insurance of risks in force at 31st December, 1910		24,613 62
Due by Independent Fire Insurance Company		1,197 45
Total assets		$104,715 84
Uncalled subscribed capital stock		$96,152 00

LIABILITIES.

Amount of adjusted losses	$ 7,811 65
Unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	27,380 75
Commission unpaid	740 00
Return premiums	524 00
Unclaimed dividends	3 42
Re-insurance premiums unpaid	897 00
Amount of Equity Fire advance	20,331 06
Amount of adjustment expenses unpaid	150 03
Amount of legal account	1,124 96
Amount of bills payable (re-insurance)	23,204 29
Total liabiliites	$82,167 16
Amount of paid-up capital stock, $33,860.05; in process of payment, $11,387.95.	$45,248 00

RECEIPTS.

Cash balances at 31st December, 1909 (not extended)	$23,809 70	
Cash received as fixed payments of 1910		$10,288 75
" as fixed payments of prior years		548 11
" as premiums on cash system		35,716 37
" interest		661 76
" as re-insurance on fire losses		3,812 19
" advanced by Equity Fire		29,000 00
" as endorsements		91 10
" office furniture sold		101 00
" calls on capital stock		1,163 25
" commission on re-insurance		12,494 61
Total receipts		$93,877 14

EXPENDITURE.

Expenses of management:

Amount paid for investigation and adjustment of claims	$ 799 17
" interest	209 56
" law costs	580 08

"	statutory assessment and license fee	77 19
"	commission to agents	7,037 44
"	light	43 80
"	printing, stationery and adertising	712 30
"	salaries, directors' and auditors' fees	5,191 15
"	postage, telegrams and express	445 87
"	travelling expenses	632 14
"	for taxes (Government and municipal)	169 27
"	for office furniture	20 00
"	discount and exchange	117 08
"	other expenses	4 27
	Total expenses of management	$16,039 32

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910		$ 7,112 69	
" " " during 1910		32,053 42	
			39,166 11
"	re-insurance		6,220 69
"	rebate		5,189 35
"	repayment of bank loan		15,000 00
"	repayment of loan		1,310 55
"	bills payable		12,494 61
	Total expenditure		$95,420 63

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual		$ 845,763 00	$ 845,763 00
Cash System	$1,363,886 00	3,957,759 89	5,321,645 89
Total at risk	$1,363,886 00	$4,803,522 89	$6,167,408 89

Re-insurance in Companies other than Equity.

Re-insured mutual system		$ 125,541 00	$ 125,541 00
Re-insured cash system	$ 252,832 00	257,863 00	510,695 00
Total re-insurance	$252,832 00	383,404 00	636,236 00
Net risks in force at 31st December, 1910 re-insurance in Equity fire	$1,111,054 00	$4,420,118 89	$5,531,172 89

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	759	$1,029,428 00
Policies new and renewed during 1910	193	295,185 00
Gross number during 1910	952	1,324,613 00
Less expired and cancelled in 1910	351	478,850 00
Net risks in force on mutual system, 31st December, 1910	601	$ 845,763 00

Cash System.

	Number.	Amount.
Policies in force 31st December, 1909	7,770	$6,954,289 74
Policies new and renewed during 1910	3,005	3,089,031 00
Gross number during 1910	10,775	10,043,320 74
Less expired and cancelled in 1910	5,001	4,721,674 85
Net risks in force on cash system, 31st December, 1910	5,774	$5,321,645 89

Business Transacted:

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

Amount of face of all premium notes held by the Company, and legally liable to assessment	$ 68,647 77
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,214 26
Amount of premium notes received during the year 1910	17,139 00
Cash paid up to 31st December, 1910	3,529 34

Calls on Capital Stock.

Number of calls made, two. Date, at subscription and 22nd June, 1909. Rate, 12 and 20 per cent.

List of Shareholders.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Armitage, S. W	Schomberg	1	100	12 00
Brown, W. Greenwood	Toronto	102	10,200	2,384 00
Brown, Margaret	"	10	1,000	170 00
Burkholder, Jacob	Stouffville	10	1,000	320 00
Bain, Donald	Toronto	2	200	24 00
Begg, Herbert	"	1	100	32 00
Brown, S. K	East Toronto	1	100	32 00
Brown, Eliza J	"	1	100	32 00
Brown, Arthur K	Hamilton	1	100	32 00
Bright, W. D	Seaforth	5	500	160 00
Brown, John W	Toronto	5	500	160 00
Brown, F. Clement	"	1	100	32 00
Cornell, Dr. E. P	Berlin	10	1,000	320 00
Carlyle, David	Toronto	15	1,500	480 00
Carson, Samuel	Meaford	10	1,000	120 00
Carlyle, Isabel	Toronto	1	100	32 00
Crow, J. C	Welland	1	100	12 00
Courtice, A. C., estate	Toronto	1	100	32 00
Courtice, Ada M	"	1	100	32 00
Clarke, W. A	"	2	200	44 00
Chapman, W. A	"	1	100	32 00
Carrol, Ellen, Estate	"	1	100	12 00
Curran, W. S. C	Gravenhurst	2	200	44 00
Crawford, Thos., Hon	Toronto	25	2,500	800 00
Chambers, H. A	"	10	1,000	170 00
Denoon, George	"	1	100	32 00
Doxsee, Mrs. Caroline L	Perth	1	100	12 00
Eden, Mrs. Elizabeth	Berlin	5	500	60 00
Ego, Dr. Angus	Markdale	20	2,000	640 00
Follett, Joseph J	Toronto	5	500	160 00
Grant, James	Chesley	5	500	160 00
Goodale, Marian	Nutana, Sask	85	8,500	1,020 00
Greer, T. Wesley	Toronto	5	500	160 00
Gray, William M	"	2	200	24 00
Hibner, D	Berlin	135	13,500	4,320 00
Halliday, M. A	Chesley	10	1,000	320 00
Henry, Samuel	Kincardine	10	1,000	320 00
Hasenpflug, Conrad	Milverton	40	4,000	1,280 00
Hipkins, J. C	Brooklyn, N. Y	2	200	24 00
Irwin, H. E	Toronto	10	1,000	320 00
Irwin, Minnie S	Weston	1	100	12 00
Irwin, Mabel Carr	Toronto	1	100	12 00
Irwin, Margaret L	"	1	100	12 00
Jay, Charles H., Estate	Meaford	5	500	160 00
Livingston, D. W	Toronto	2	200	64 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$ c.
Lowden, R. W.	Toronto	1	100	32 00
Lennox, John Francis	"	10	1,000	120 00
Mickle, Chas J	Chesley	10	1,000	320 00
Mevins, Herman.	Buffalo	20	2,000	640 00
Morgan, Edward	Toronto	25	2,500	800 00
McLean, Dr. P. D.	Woodbridge	20	2,000	240 00
MacLaren, A. F.	Toronto	2	200	24 00
McArthur, Alex.	Seaforth	90	9,000	1,080 00
McCulloch, Q. D.	Toronto	1	100	12 00
Nichols. Hesse A.	Richmond Hill	5	500	60 00
Noxon, S.	Ingersoll	5	500	60 00
Orr, Alexander, Estate	Fordwich	1	100	12 00
Pearse, C. J.	Port Perry	3	300	96 00
Poole, W. A.	Toronto	1	100	32 00
Parker, Lewis	Calgary, Alberta	10	1,000	170 00
Perry, S. D.	Toronto	10	1,000	170 00
Powell, A. B.	"	20	2,000	340 00
Poole, Rebecca, Mrs.	"	1	100	12 00
Queen, James M.	St. John, N. B.	25	2,500	450 00
Queen, J. M., in Trust	"	25	2,500	300 00
Renfrew, Walter C.	Toronto	15	1,500	480 00
Richards, John	"	28	2,800	356 00
Ritchie, W. W.	"	1	100	32 00
Rogers, Thomas G.	"	20	2,000	340 00
Simpson, William	Berlin	10	1,000	320 00
Stark, W. J.	Toronto	30	3,000	390 00
Schaefer, H. M.	Milverton	37	3,700	814 00
Stewart, Dr. R. L.	Toronto	10	1,000	120 00
Stevens, Reuben, Estate	Stouffville	50	5,000	1,600 00
Schooley, Chas.	Toronto	1	100	32 00
Seagram, A. W.	"	6	600	192 00
Taylor, Alfred	Galt	50	5,000	1,600 00
Torrance, Jas.	Milverton	20	2,000	602 05
Trueman, Elizabeth	Stouffville	10	1,000	320 00
Tudhope, Rubertha E. J.	Toronto	25	2,500	800 00
Tudhope, W. R.	"	70	7,000	1,360 00
VanDusen, W.	West Toronto	45	4,500	1,160 00
VanDusen, C. R.	"	5	500	60 00
VanDusen, W. E.	Toronto	10	1,000	220 00
Van Norman, C. C.	"	91	9,100	2,912 00
Van Norman, Dr. Karl H.	Pittsburgh, Pa.	4	400	88 00
Van Norman, H. R.	Toronto	4	400	88 00
Williams, H.	"	1	100	32 00
Watts, Chas. B.	"	20	2,000	340 00
Total		1,414	$141,400	33,860 05

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

James Goldie ..... Guelph, Ont.
J. L. Spink ..... Toronto, Ont.
Hugh Scott ..... Toronto, Ont.
Thomas Walmsley ..... Toronto, Ont.
R. Northcote ..... Toronto, Ont.
Wm. Bell ..... Guelph, Ont.
Geo. Gillies ..... Toronto, Ont.
J. D. Chipman ..... St. Stephens, N.B.

Officers:

James Goldie, President ..... Guelph, Ont.
J. L. Spink, Vice-President ..... Toronto, Ont.
Hugh Scott, Thos. Walmsley, } Joint Secretaries ..... Toronto, Ont.
Thomas Walmsley, Treasurer ..... Toronto, Ont.

Auditors:

A. C. Neff and Co. ..... Toronto, Ont.
J. E. Hounsom ..... Toronto, Ont.

Authorized capital stock	$500,000 00
Subscribed capital stock	125,000 00
Paid up in cash	25,000 00
Capital stock uncalled	100,000 00
Securities deposited at Provincial Treasury	12,000 00
Unassessed premium note capital	40,267 09

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Mortgages		$ 7,125 00
Shares Bell Telephone Company, Limited		18,995 00
Call loans on municipal debentures		32,480 00
Municipal debentures owned (Government deposit)		7,000 00
Cash on deposit in Trader's Bank, Toronto	$4,725 31	
Cash on deposit in Canada Permanent Mortgage Corporation (Government deposit)	5,000 00	
Cash on deposit in Canada Permanent Mortgage Corporation	2,307 51	
		12,032 82

Cash in agents' hands		1,820 17
Amount unpaid of fixed payments of 1910		1,240 60
Amount of premium notes in force after deducting all payments and assessments levied	$ 40,267 09	
Less residue of premium notes given for re-insurance	9,932 52	
		$ 30,334 57
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1910		3,409 04
Interest accrued		415 78
Due from other companies and persons		1,142 89
Office furniture (not extended)	$1,918 65	
Total assets		$115,995 87
Capital stock uncalled		$100,000 00

LIABILITIES.

Amount of unpaid adjusted losses	$54 41
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	15,749 94
Due to other Insurance Company	1,273 67
Due to Scott and Walmsley (monthly balance)	1,236 04
Total liabilities to public	$18,314 06
Liability to stockholders:	
Paid up stock	$25,000 00

CASH RECEIPTS.

Cash balance 31st December, 1909, (not extended)	$ 33,661 77	
Cash received as fixed payments of 1910		$42,312 09
" fixed payments of prior years		1,287 69
" premiums on cash system		31,658 36
" interest		3,444 67
" commission		5,385 30
" re-insurance on losses		8,488 52
" re-insurance cancellations		2,977 67
" fire equipment		55 30
" adjustment expenses		39 02
" investments (not extended)	$ 55,255 00	
Total		$ 95,648 62

EXPENDITURE.

Expenses of management:	
Cash paid for investigation and adjustment of claims	$ 264 11
" commission	7,387 23
" statutory assessment, license fees	55 72
" travelling expenses	484 82
" taxes (Government and municipal)	111 63
" rent	475 00
" salaries, directors' and auditors' fees	7,851 17
" printing, stationery and advertising	432 70
" postage, telephones, telegrams and express	115 30
Total expenses of management (forward)	$ 17,177 68

Miscellaneous payments:

Cash paid for losses which occurred during 1910		31,557 33
" rebate		5,106 67
" re-insurance		33,845 71
" dividends to shareholders		2,000 00
" policyholders (mutual)		1,578 83
" fire equipment		49 68
" Goad's plans		96 65
" sundries		320 02
" investments (not extended)	$80,800 00	
Total expenditure		$ 91,732 57

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual	$2,681,636 00	$.....	$ 2,681,636 00
Cash	2,026,377 00	373,992 00	2,400,369 00
Totals	$ 4,708,013 00	$ 373,992 00	$ 5,082,005 00
Re-insurance.			
Mutual	1,653,351 00	.....	1,653,351 00
Cash	522,680 00	.....	522,680 00
Totals	$ 2,176,031 00	$.....	$ 2,176,031 00
Net amount in risk, 31st December, 1910..	$2,531,982 00	$373,992 00	$2,905,974 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	410	$ 2,430,778 00
Policies new and renewed during 1910	462	2,998,730 00
Gross number during 1910	872	5,429,508 00
Less expired and cancelled in 1910	468	2,747,872 00
Net risks in force on mutual system, 31st December, 1910.....	404	$2,681,636 00
Cash System.		
Policies in force 31st December, 1909	834	$ 2,268,373 00
Policies taken during 1910 on cash system	1015	2,563,340 00
Gross number and amount during 1910	1849	4,831,713 00
Less expired and cancelled in 1910	939	2,431,344 00
Net risks in force on cash system 31st December, 1910.....*	910	$ 2,400,369 00

*On Ontario Risks, $2,298,357.

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$ 80,534 18
Amount of all premium notes, after deducting all payments thereon and assessments levied	40,267 09
Amount of premium notes received during the year 1910	89,751 18
Payments on the premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	42,312 09
Amount of premium notes given by Company for re-insurance	21,683 10
Less payment made thereon and cancellation	11,750 58
Residue of premium notes given for re-insurance	$9,932 52

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891. Rate, 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock held.	Amount paid, being 20 per cent. of amount of shares held 31st December, 1910.
			$	$
Bell, Wm	Guelph	90	9,000	1,800
Baird, A. H	Paris	10	1,000	200
Barber, John R	Georgetown	20	2,000	400
Baird, H. N	Toronto	30	3,000	600
Chipman, John D., in trust	Boston, Mas.	60	6,000	1,200
Dingle, F. E	Toronto	20	2,000	400
Dryden, Mrs. Jennie	Guelph	50	5,000	1,000
Elliott, E. W., Estate	Toronto	10	1,000	200
Forbes, Geo. D	Hespeler	20	2,000	400
Forbes, Mrs. J. S	Toronto	10	1,000	200
Fortner, C. H. C	Toronto	13	1,300	260
Gillies, George	Toronto	25	2,500	500
Goldie, D., Estate	Ayr	20	2,000	400
Goldie, G. E	Ayr	25	2,500	500
Goldie, Jno	Guelph	30	3,000	600
Goldie, Jas	Guelph	50	5,000	1,000
Goldie, Jas, O	Guelph	20	2,000	400
Goldie & McCulloch Co., Limited	Galt	60	6,000	1,200
Hall, Jas. & Co	Brockville	20	2,000	400
Hillborn, A. W	Berlin	10	1,000	200
Innes, W. P	Simcoe	30	3,000	600
Karn, D. W. & Co	Woodstock	20	2,000	400
King Bros	Whitby	15	1,500	300
Moffatt, W., in trust for Imperial Bank	Toronto	50	5,000	1,000
McLaughlin, M	Toronto	25	2,500	500
McNally, E. C	Blair	10	1,000	200
Neilson, R	Ayr	25	2,500	500
Noble, Robert, Estate	Norval	30	3,000	600
Noxon Bros. Mfg. Co., Limited	Ingersoll	30	3,000	600
Northcote, R., in trust	Toronto	10	1,000	200
O'Neil, Thomas	Paris	5	500	100
Pattinson, George	Preston	50	5,000	1,000
Stewart, Robert	Guelph	10	1,000	200
Smith, R. H., Estate	St. Catharines	10	1,000	200
Spink, J. L	Toronto	60	6,000	1,200
Scott, Hugh	Toronto	47	4,700	940
Sutton, Wm	Simcoe	10	1,000	200
Seagram, Jos. E	Waterloo	30	3,000	600
Taylor & Bates	St. Catharines	10	1,000	200
Whitelaw, Chas	Paris	10	1,000	200
Whitelaw, R	Woodstock	10	1,000	200
Wilson, Wm., Estate	Toronto	50	5,000	1,000
Walmsley, Thos	Deer Park	60	6,000	1,200
Watts, Alfred	Brantford	25	2,500	500
Watts, Charles B., in trust	Toronto	25	2,500	500
Totals		1,250	125,000	25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, LONDON.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

F. G. Rumball ..... London, Ont.
T. E. Robson ..... London, Ont.
B. N. Campbell ..... London, Ont.
Jas. B. McKillop ..... London, Ont.
Lt.-Col. Belton ..... London, Ont.
B. V. Hole ..... London, Ont.
Wm. Kennedy ..... London, Ont.
Thomas Bryan ..... London, Ont.
H. C. McBride ..... London, Ont.
C. T. Campbell ..... London, Ont.
Wm. Gorman ..... London, Ont.
R. A. Ross ..... London, Ont.
C. J. Adams ..... London, Ont.
Jno. E. Thorne ..... London, Ont.

Officers:

F. G. Rumball President ..... London, Ont.
T. E. Robson, Vice-President ..... London, Ont.
B. N. Campbell, Managing-Director ..... London, Ont.
F. B. Ware, Acting Treasurer ..... London, Ont.

Auditors:

A. E. Ferté ..... London, Ont.
J. F. Kern ..... London, Ont.

Authorized capital stock	$500,000 00
Subscribed capital stock ..... *	110,800 00
Called up capital stock	22,160 00
Paid up calls	20,670 00
Paid up in advance of calls	490 00
Unpaid on calls	1,490 00
Unassessed premium note capital	25,114 78
Securities deposited at Provincial Treasury	20,000 00

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*A Special Act of the Legislature of Ontario (10 Edw. VII., c. 158, 19th March, 1910) enacts that one-half of the paid up capital stock of this Company shall be written off; but that the excess of the amount written off over the actual impairment of capital stock shall be placed in the reserve fund to the credit of the Company.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of mortgages		$4,000 00
Amount of debentures (Ontario Government deposit)		20,000 00
Amount of actual cash at head office	$1,181 47	
Amount in Bank of Toronto, London	2,300 79	
		3,482 26
Amount of cash in agents' hands		5,234 38
" notes or bills less than one year overdue		422 51
" premium notes after deducting all payments thereon and assessments levied		25,114 78
" called but unpaid capital stock		1,490 00
" unearned part (50%) of premiums paid for re-insurance of risks on the cash system in force at 31st December, 1910		4,781 95
" due company for re-insurance on losses		1,741 25
" office furniture, etc. (not extended)	$3,023 73	
Total assets		$66,267 13
Subscribed capital stock uncalled		$88,150 00

LIABILITIES.

Amount of adjusted losses	$2,708 53
" borrowed money	3,000 00
Unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	25,176 00
Amount due for re-insurance premiums	1,696 00
Amount due to sundry agents	145 17
Total liabilities	$32,725 70
Paid up on capital stock (including $490.00 paid in advance of calls; and $1,490.00 unpaid on calls at 31st December, 1910	$22,650 00
Reserve Fund (10 Edw. VII., c. 158)	$11,902 96

RECEIPTS.

Cash balance at 31st December, 1909	$3,083 38	
Cash received for transfer fees		$81 00
" fixed payments due in 1910		8,647 99
" premiums on cash system		58,342 55
" interest		1,085 84
" re-insurance on losses		4,978 44
" calls on capital stock		410 00
Total receipts		$73,545 82

Expenditure.

Expenses of management:		
Cash paid for agents' commission and bonus		$8,883 86
" law costs		400 00
" investigation and adjustment of claims		305 04
" interest		465 38
" statutory assessment and license fees		92 67
" travelling expenses		796 40
" taxes (Government and Municipal)		438 50
" rent		315 00
" salaries, directors' and auditors' fees		6,272 64
" printing, stationery and advertising		889 80
" postage, telephone, telegrams and express		739 90
" fuel and light		9 82
" janitor		73 57
" office expenses		501 98
" R. G. Dunn		50 00
" guarantee bonds		82 41
" all other expenses		166 68
Total expenses of management		$20,483 65
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1910	$3,756 90	
" losses which occurred during 1910	28,749 13	
		32,506 03
" re-insurance		11,402 95
" rebates and return premiums		8,546 31
" Goad's plans		208 00
Total expenditure		$73,146 94

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual		$1,109,654 61	$1,109,654 61
Cash	$1,740,968 10	6,665,790 19	8,406,758 29
Totals	$1,740,968 10	$7,775,444 80	$9,516,412 90
Re-insurance.			
Cash	599,494 55	254,249 74	853,744 29
Net risks carried by company 31st December, 1910	$1,141,473 55	$7,521,195 06	$8,662,668 61

Movement in Risks.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	741	$ 1,293,239 61
Policies new and renewed during 1910	189	278,790 00
Gross number during 1910	930	$1,572,029 61
Less expired and cancelled in 1910	304	462,375 00
Net risks in force on mutual system, 31st December, 1910	626	$1,109,654 61

Cash System.

Policies in force 31st December, 1909	9924	$ 9,057,732 33
Policies new and renewed during 1910	2499	2,266,344 34
Gross number during 1910	12423	$11,324,076 67
Less expired and cancelled in 1910	3082	2,917,318 38
Net risks in force on cash system, 31st December, 1910	*9341	$ 8,406,758 29

Business Transacted:

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 42,339 97
Amount of premium notes, after deducting all payments thereon and assessments levied	25,114 78
Amount of premium notes received during the year 1910	12,801 71
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	2,597 78

Calls on Capital Stock.

Number of calls two. Respective dates: at date of subscription and 15th November, 1908, at 10 per cent. respectively.

*Ontario risks, $8,399,758.29.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$
Adams, C. J.	London	60	3,000	600
Aikenhead, Albert	London	10	500	100
Alton, Ellen	Lucknow	10	500	100
Belton, C. W.	London	10	500	100
Bock, H. P.	London	10	500	50
Bryan, Thomas	London	97	4,850	950
Black, Mac. M.	Springfield	1	50	10
Baker, Thomas	London	20	2,000	200
Bucknell, B. A.	Ingersoll	10	500	100
Bryan, J. H.	London	25	1,250	250
Bentley, Chas. L.	Tillsonburg	3	150	30
Buckner, U. A.	London	5	250	50
Clark T. S.	Toronto	2	100	20
Coouey, Johu	Brampton	1	50	10
Chapman, Charles B.	London	5	250	50
Clark, A. J.	London	2	100	20
Campbell, Cl. T.	London	10	500	100
Campbell, B. N.	London	90	4,500	900
Cartwright, A. D.	Ottawa	60	6,000	600
Campbell, John Kent.	London	10	500	100
Cody, Benjamin	Ingersoll	10	500	100
Crofts, W. T.	Dawn Mills	1	50	10
Corbett, E. C.	Verschoyle	2	100	20
Conn, Thomas	St. Mary's	3	150	30
Currie, Agnes	Ingersoll	7	350	70
Cassel, Samuel	New Hamburg	20	1,000	200
Dyer, John J.	London.	15	750	150
Dawson, D. W.	London	15	750	150
Dupee, Reuben	Copleston	10	500	100
Dewar, A. A.	Petrolea	20	1,000	200
Donald, George	Petrolea	10	500	100
Dupee, Reuben, in trust for R. Delmar	Copleston	5	250	50
Downing, John	Beachville	10	500	100
Evans Bros.	Strathroy	10	500	100
Escott, T. B.	London	5	500	50
Elcoat, Wm., in trust for Hazel Irene	Brucefield	2	100	20
Elcoat, Wm., in trust for Tracy Jean	Brucefield	2	100	20
Elcoat. Wm., in trust for Muriel Estelle	Brucefield	2	100	20
Ferte, A. E.	London	10	1,000	100
Follick, E. A.	Exeter	2	100	20
Frank, J. H.	Woodstock	50	5,000	1,000
Follick, L. L.	St. Mary's	5	250	50
Fusse, George	Kintore	10	500	100
Fordan, J. H.	Beachville	5	250	50
Gammage, W. W.	London	2	100	20
Gorman, Wm.	London	10	500	100
Gibson, Mrs. Elizabeth	Tillsonburg	3	150	30
Hannah, D. C.	London	10	500	100
Hole, B. V.	London	60	3,000	600
Hyndman, H. K	Exeter	8	400	80
Houghton, Tom	Sarnia	1	50	10
Hunt, C. B.	London	2	100	20
Hunt, F. C.	London	2	100	20
Heal, C. P.	London	5	250	50
Hunter, Bryce B.	Toronto	10	1,000	150
Hartley, David	Kelona, B.C.	10	500	100
Honsberger, Jacob	Mabee	6	300	60
Honsberger, Pauline	Mabee	6	300	60

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$
Hockaway, Nettie S.	Science Hill	5	250	50
Heughan, Susan	London	50	2,500	500
Jacques Estate	Exeter	10	500	100
Jones, J. W	London	5	250	50
Jones, H. J.	London	3	150	30
Jeffery, W. H	Dereham Centre	20	1,000	200
Knowles, Thos	London	5	500	50
Kennedy, Wm	London	50	2,500	500
Kirkpatrick, Russell	Petrolea	20	1,000	200
Kirkpatrick, R. T., in trust for Gertrude E.	Petrolea	7	350	70
Kern, J. F.	London	4	200	40
Lawson, Frank	London	3	150	30
Lawrie, J. T.	London	5	500	75
Lawrence, Mary A.	Watford	40	2,000	400
Levitt, Elizabeth	Forest	2	100	20
Lainchbury, Albert	Dereham Centre	10	500	100
Leach, Lorenzo	Eden	20	1,000	200
Macbeth, Herbert	Toronto	1	50	10
McMechan, J. H.	London	5	500	50
Morgan, John, Estate	Kerrwood	10	500	100
McCully, Maggie	London	8	800	80
McKillop, Jas. B.	London	40	2,000	400
McBride, H. C.	London	52	2,600	520
McLachlan, J. B.	Toronto	2	100	20
McMahen, A. T., Estate of	London	10	1,000	150
Martin, Wm.	North Bay	10	500	100
McDougall, D.	Copleston	7	350	70
McDougall, Amelia	Copleston	6	600	75
McLachlan, Margaret	Watford	20	1,000	200
McMillan, John	Osborne	40	2,000	400
McWhirter, Julia R.	Beachville	5	250	50
McKinnon, D. B.	Blyth	10	500	100
MacCallum, E. C. B.	Londesboro	5	250	50
Minns, J. E.	Tillsonburg	6	300	60
Marshall, H. A.	"	2	100	20
Minshall, Henry	Brownsville	3	150	30
McAsh, T. J.	Varna	3	150	30
MacKay, W. M.	Courtland	1	50	10
Marshall, Geo. W.	Straffordville	3	150	30
Mennie, Alex.	Niagara Falls	5	250	50
Murphy, T. J., Capt.	London	4	200	40
Nicholls, Chas. W.	London	20	1,000	200
Nims, Annie	Yale, Mich.	3	150	30
Oatman, A. L.	Cornell	1	50	10
Ostrander, Emma G.	Detroit	5	250	50
Oliver, Frederich	Tillsonburg	4	400	60
Pocock, Philip	London	1	50	10
Puddicombe, R. W.	London	10	500	100
Paynter, John	Thamesford	20	1,000	200
Paul, J. D.	Mandaumin	10	500	100
Paynter, W. J.	London	1	50	10
Petty, Geo.	Hensall	2	100	20
Robinson, Alf.	London	1	50	10
Robson, William	Chazy, P.O., N.Y.	4	200	40
Ross, R. S.	London	65	3,250	650
Robson, T. E.	London	70	3,500	700
Rumball, F. G.	London	122	6,100	1,220
Ramsay, Henry	Wanstead	10	500	100
Rumball, A. A.	London	20	1,000	200
Scarrow, Wm	London	1	50	10

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$
Stevens, Jas.	London	1	50	10
Schneider, Adam	Bornholm	2	100	20
Stone, S. Geo	Sault Ste. Marie	10	1,000	100
Sutherland, W. H.	Rayside	3	150	30
Spearman, John	Banner	10	500	100
Smith, John R	Wyoming	10	500	100
Sandham, T. A	Tillsonburg	6	300	60
Sandham, Della May	Tillsonburg	6	300	60
Sandham, A. O	Tillsonburg	2	100	20
Stutt, Richard	Forest	2	100	20
Swanson, Janet	St. Mary's	2	100	20
Taylor, Wm.	London	27	1,350	270
Tanton, A. E	London	5	250	50
Thorne, John E	London	50	2,500	500
Tierney, Jas. B.	Blyth	10	500	100
Twitchel, Jas	Clinton	20	1,000	200
Trick, Frank	Clinton	5	250	50
Thornton, Edwin	Ingersoll	7	350	70
Tambling, Geo.	London	10	500	100
Thomas, Mrs. Wm.	St. Mary's	2	100	20
Trick, Robert	Clinton	5	250	50
Ware, Francis B.	London	60	3,000	600
Wynne, J. B	Watford	2	100	20
White, John	Watford	1	50	10
White, James	Woodstock	10	500	100
Walsh, Lawrence A	Winnipeg	10	500	100
Webster, John W	Sweaburg	5	250	50
White, Wm. J.	Copleston	10	500	100
Wallace, Henry	South Middleton	5	250	50
Whitely, Alice S.	Londesboro'	5	250	50
White, D. W.	Courtland	2	100	20
Webster, Geo. B.	Science Hill	2	100	20
Webster, Catharine A.	Science Hill	1	50	10
White, Joseph	St. Mary's	1	50	10
Young, Rachel S.	Londesboro'	5	250	50
Totals		2,008	$110,800	$20,670

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Geo. Sleeman .....Guelph, Ont.
James Goldie .....Guelph, Ont.
Thomas Gowdy .....Guelph, Ont.
H. Murton .....Guelph, Ont.
G. B. Ryan .....Guelph, Ont.
J. R. Wissler .....Salem, Ont.
H. P. Moore .....Acton, Ont.
George A. Clare .....Preston, Ont.
John Davidson .....Guelph, Ont.

Officers:

Geo. Sleeman, President .....Guelph, Ont.
James Goldie, Vice-President .....Guelph, Ont.
John Davidson, Secretary-Treasurer .....Guelph, Ont.

Auditors:

A. C. Neff, F.C.A. .....Toronto, Ont.
Thomas W. Saunders .....Guelph, Ont.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Authorized capital stock		$150,000 00
Subscribed capital stock		124,500 00
Paid up capital stock		42,450 00
Unassessed premium note capital		31,344 35
Deposited in the Provincial Treasury		14,000 00

ASSETS.

Debentures ($14,000 Ontario Government deposit)		$ 40,000 00
Cash on hand at head office	$260 05	
Cash in Traders' Bank, Guelph	15,622 47	
		15,882 52
Cash in agents' hands, acknowledged by them to be due and considered good		5,566 21
Amount unpaid of fixed payments of 1910		154 10
" of premium notes in force after deducting all payments thereon and assessments levied		31,344 35
" unearned part (50 per cent.) of premiums paid re-insurance of risks in force at 31st December, 1910		522 80
" office furniture, Goad's plans, etc., (not extended)	$3,100	
Total assets		$ 93,469 98
Subscribed capital stock uncalled		$ 80,925 00

Liabilities.

Amount of supposed or reported losses	$1,138 90
" unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	29,155 82
Liabilities to the public	$ 30,294 72
Paid up capital stock	$ 42,450 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$ 19,348 46	
Cash received for fixed payments of 1910		$9,801 58
" " " prior years		93 80
" interest		1,949 48
" premiums on cash system		42,298 32
" extra premiums and fees		454 18
" agents' balances, 1909		3,986 23
" re-insurance claims		2,927 52
Total receipts		$61,511 11

Expenditure.

Expenses of management:

Amount paid for commission or bonus to agents	$10,384 11
" fuel and light	94 27
" investigation or adjustment of claims	519 99
" statutory assessment and license fees	71 36
" printing, stationery and advertising	582 81
" rent	300 00
" taxes (Government and Municipal)	322 60
" salaries, directors' and auditors' fees	5,523 20
" travelling expenses	355 00
" postage, telegrams and express	929 69
Total expenses of management	$19,083 03

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$3,434 82	
" " " during 1910	21,280 55	
		24,715 37
" re-insurance (premiums)		1,045 59
" rebate		6,014 91
" dividends		2,971 50
" Goad's plans (revision)		113 05
" office furniture		33 60
" investments (not extended)	$11,000 00	
Total expenditure		$53,977 05

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

System.	One year or less.	Three years.	Total.
Mutual	.....	$748,401 00	$748,401 00
Cash	$2,534,625 00	3,513,371 00	6,047,996 00
Total at risk	$2,534,625 00	$4,261,772 00	$6,796,397 00
Re-insurance.			
On mutual system	.....	$ 40,300 00	$ 40,300 00
On cash system	47,250 00	.....	$ 47,250 00
Total re-insurance	47,250 00	$40,300 00	$87,550 00
Net risks at 31st December, 1910	$2,487,375 00	$4,221,472 00	$6,708,847 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	688	$795,171 00
Policies new and renewed during 1910	210	257,510 00
Gross number during 1910	898	$1,052,681 00
Less expired and cancelled in 1910	263	304,280 00
Net risks in force on mutual system 31st December, 1910	635	$748,401 00
Cash System.		
Policies in force 31st December, 1909	5,562	$5,531,670 00
Policies new and renewed during 1910	2,776	3,426,886 00
Gross number during 1910	8,338	$8,958,556 00
Loss expired and cancelled in 1910	2,779	2,910,560 00
Net risks in force on cash system 31st December, 1910	5,559	$6,047,996 00

Business Transacted by Company.

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$48,747 77
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,344 35
Amount of premium notes received during the year 1910	16,332 31
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	3,198 12

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
			$	$
Alexander, A. W	Guelph	5	500	175
Burr, Emma C	Guelph	30	3,000	1,050
Burr, Myron W	Guelph	25	2,500	875
Bruce, Geo. R., Estate of	Guelph	5	500	50
Brown, Anson J	Athens	5	500	175
Clare, Geo. A	Preston	10	1,000	350
Coutts, R. D	Georgetown	5	500	175
Davidson, J. A., Estate of	Guelph	25	2,500	875
Dowrie, Robert	Guelph	20	2,000	700
Dodds, Robert	Guelph	10	1,000	350
Dryden, J. R., Estate of	Guelph	30	3,000	1,050
Davidson, John	Guelph	45	4,500	1,575
Forbes, Geo. D	Hespeler	70	7,000	2,450
Fitton, Thomas	Exeter	15	1,500	525
Farmer, John	London	20	2,000	700
Ferrier, Annie	Toronto	9	900	315
Gregory, Thomas	Exeter	25	2,500	875
Greenway, Emily	Slocan Jct., B.C.	20	2,000	700
Gowdy, Thomas	Guelph	10	1,000	350
Goldie, James	Guelph	20	2,000	700
Gummer, H	Guelph	10	1,000	350
Guthrie, Donald	Guelph	10	1,000	350
Hutton, James	Forest	50	5,000	1,750
Henderson, Jas. S	New Westminster	40	4,000	1,400
Hobson, John, Estate of	Guelph	20	2,000	700
Hood, Robin	Guelph	15	1,500	525
Hutton, W. F	St. Mary's	40	4,000	1,400
Hicks, Mary J	Woodstock	20	2,000	700
Jones, A. F. H., Estate of	Guelph	5	500	175
Kennedy, John	Guelph	30	3,000	1,050
Kelso, J. J	Guelph	5	500	175
Little, David	Guelph	15	1,500	525
Lester, J. M., Estate of	Hamilton	5	500	175
Lester, Thomas	Hamilton	5	500	175
Lindsay, W. B., Estate of	Strathroy	50	5,000	1,750
Moore, H. P	Acton	10	1,000	350
Murton, H	Guelph	20	2,000	700
Melross, J., Estate	Galt	10	1,000	100
Mitton, J. H., Estate	Lower Melbourne, Que.	30	3,000	300
McGrail, J. A	Hastings	50	5,000	1,750
McElderry, Rose	Guelph	10	1,000	350
McKay, M. S	Galt	10	1,000	350
McKeown, Christina	Orangeville	8	800	280
MacDonald, Alice	Guelph	9	900	315
McIntosh, Jas. I	Guelph	9	900	315
Nightingale, Jas	Brantford	10	1,000	350
Presant, E. J	Guelph	10	1,000	350
Putnam, G. A	Toronto	10	1,000	350
Randall, Mrs. Caroline	Toronto	10	1,000	350
Rumsey, Margaret A. A	St. Mary's	30	3,000	1,050
Ryan, G. B	Guelph	20	2,000	700
Russell, James	Fergus	10	1,000	350
Sleeman, George	Guelph	25	2,500	875
Samwell, George, Estate of	Exeter	50	5,000	1,750
Stanley, N. M	Brantford	20	2,000	700
Smith, D'Alton A., Dr	Mitchell	50	5,000	1,750
Scott, Hugh	Toronto	10	1,000	350
Tom, John Elgin	Goderich	50	5,000	1,750
Tudhope, W. R	Toronto	20	2,000	700
Vivian, William	Tillsonburg	10	1,000	350
Webster, Louisa	Brantford	10	1,000	350
Wissler, J. R	Salem	10	1,000	350
Totals		1,245	124,500	42,450

YORK FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, KENT BUILDING, 156 YONGE STREET, TORONTO.

Commenced business 4th April, 1896.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Henry Duncan	Don, Ont.
J. D. Evans	Islington, Ont.
Wm. Lake	Vachell, Ont.
A. Quantz	Langstaff, Ont.
John Goulding	Weston, Ont.
R. A. Montgomery	Toronto, Ont.
Wm. Shunk	Sherwood, Ont.
John Richardson	Toronto, Ont
J. G. Wilgar	Toronto, Ont.

Officers:

Henry Duncan, President	Don, Ont.
J. D. Evans, Vice-President	Islington, Ont.
J. G. Wilgar, Managing-Director and Secretary	Toronto, Ont.
J. C. Wilgar, Assistant Manager	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.

Authorized capital stock	$175,000 00
Subscribed capital stock	175,000 00
Paid up in cash	17,500 00
Capital stock uncalled	157,500 00
Securities deposited at Provincial Treasury	*40,164 96

Unassessed premium note capital, $105,551.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Municipal debentures		$55,178 24
Actual cash on hand at head office	$1,594 77	
" in Standard Bank, Bay St. branch (savings account)	10,000 00	
" in Standard Bank, Bay St. branch (current account)	10,722 05	
" Traders Bank, Yonge and Richmond St. branch	5,326 76	
		27,643 58
Amount in agents' hands		11,253 35
Amount of notes or due bills less than one year overdue		56 90
Amount of premium notes in force after deducting all payments thereon and assessments levied		105,551 69
Amount of unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1910		10,807 64
Amount of office furniture and Goad's plans (not extended)	$3,796 50	
Total assets		$210,491 40
Subscribed capital stock uncalled		$157,500 00

*Since increased to $50,164.96.

Liabilities.

Amount of adjusted losses	$4,732 01
" resisted losses	2,000 00
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1910	81,736 41
December accounts unpaid	661 55
Total liabilities	$89,129 97
Paid up capital stock	$17,500 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$27,988 49	
Cash received for fixed payments of 1910		$26,577 47
" premiums on cash system		142,594 01
" interest		2,539 36
" re-insurance on losses		5,888 60
" bills receivable		420 50
Total receipts		$178,019 94

Expenditure.

Expenses of management:		
Cash paid for agents' commission		$30,061 49
" travelling expenses		619 70
" investigation and adjustment of claims		1,225 80
" statutory assessment and license fee		143 02
" taxes (Municipal and Government)		725 19
" rent		1,000 00
" salaries, directors' and auditors' fees		7,665 99
" printing, stationery and advertising		1,700 50
" postage, telephones, telegrams and express		936 52
" other expenses		106 33
Total expenses of management		$44,184 54
Miscellaneous payments:		
Cash paid for losses of years prior to 1910	$12,000 00	
" losses of 1910	86,876 53	
		98,876 53
" rebate		10,831 97
" re-insurance		17,811 23
" dividend		1,050 00
" office furniture and Goad's plans		597 30
" for investments (not extended)	$5,013 28	
Total expenditure		$173,351 57

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	One year or less.	Three years.	Total.
Mutual	.....	$4,546,440 57	$4,546,440 57
Cash	$6,003,636 27	7,624,252 72	13,627,888 99
Total	$6,003,636 27	$12,170,693 29	$18,174,329 56
Re-insurance (cash system)	929,549 56	429,573 56	1,359,123 12
Net amount at risk	$5,074,086 71	$11,741,119 73	$16,815,206 44

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	3,005	$5,113,487 74
Policies new and renewed during 1910	818	1,394,191 00
Gross number during 1910	3,823	$6,507,678 74
Less expired and cancelled in 1910	1,143	1,961,238 17
Net risks in force on mutual system 31st December, 1910	2,680	$4,546,440 57

Cash System.	Number.	Amount.
Policies in force 31st December, 1909	12,013	$12,940,168 03
Policies new and renewed during 1910	9,927	10,791,057 76
Gross number during 1910	21,940	$23,731,225 79
Deduct expired and cancelled in 1910	9,713	10,103,336 80
Net risks in force 31st December, 1910	*12,227	$13,627,888 99

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$173,087 71
Amount of all premium notes, after deducting all payments thereon and assessments levied	105,551 69
Amount of premium notes received during the year 1910	46,486 41
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	26,577 47

Calls on Capital Stock.

Number of calls, 1. Rate, 10 per cent.

*Ontario risks, $11,940,458.20.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares subscribed	Amount subscribed for.	Amount paid up in cash.
			$	$
Bond, Geo	Toronto	70	7,000	700
Bull, T. H	"	10	1,000	100
Burton, Mrs. Margaret	Humber	10	1,000	100
Barkey, Joseph	Lemonville	10	1,000	100
Bell, James	Woodbridge	10	1,000	100
Bean, A. J. M	Toronto	20	2,000	200
Bond, Miss Luana	"	25	2,500	250
Bruce Bros	Gormley	30	3,000	300
Cronsberry, R	Virginia	40	4,000	400
Chapman, John	West Toronto	5	500	50
Duncan, Henry	Don	20	2,000	200
Duncan, David	"	50	5,000	500
Elliott, Geo	Woodbridge	10	1,000	100
Elliott, Geo	Agincourt	20	2,000	200
Elliott, John	"	10	1,000	100
Evans, Geo	Virginia	10	1,000	100
Evans, J. D	Islington	30	3,000	300
Fletcher, J	Woodbridge	50	5,000	500
Goulding, E. W	Toronto	25	2,500	250
Goulding, G. R	Newtonbrook	5	500	50
Goodall, Robert	Elders Mills	10	1,000	100
Harding, Henry	Milliken	10	1,000	100
Henry, G. S	Oriole	50	5,000	500
Johnston, John, Sr	Woodbridge	160	16,000	1,600
Knowlton, W. H	Toronto	20	2,000	200
Lake, Wm	Vachell	20	2,000	200
Ley, James	Ellesmere	10	1,000	100
Larkin, J. W	Nobleton	5	500	50
McDonald, D., Estate of	Sutton West	10	1,000	100
McClellan, P	Markham	10	1,000	100
McLean, P. D	Woodbridge	20	2,000	200
Montgomery, R. A	Toronto	10	1,000	100
Norman, T. J	Robson. B.C.	20	2,000	200
Pearson, Mrs. R	Weston	10	1,000	100
Quantz, Arthur	Langstaff	100	10,000	1,000
Renfrew, W. C	Toronto	20	2,000	200
Richardson, J	"	10	1,000	100
Ross, W. E	"	100	10,000	1,000
Scott, Mrs. Mary	"	10	1,000	100
Stevens, Reuben. Estate of	Stouffville	10	1,000	100
Statton, Wm	Vachell	10	1,000	100
Saunders, H. D	Fairbank	10	1,000	100
Scott, Thomas	Toronto	10	1,000	100
Scott, Wm	Weston	5	500	50
Shunk, Wm	Sherwood	10	1,000	100
Turner, Frank	Bracondale	10	1,000	100
Truman, Mrs. Eliz	Stouffville	20	2,000	200
Wilgar, J. G	Toronto	100	10,000	1,000
Wilgar, J. C	"	420	42,000	4,200
Winch, S	Belhaven	60	6,000	600
Walton, J. M	Aurora	10	1,000	100
Weatherall, Mrs. S. J	Woodbridge	10	1,000	100
		1,750	175,000	17,500

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all Cash Mutual Fire Insurance Companies having Joint Stock Capital.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Mortgages, bonds and debentures or other securities.	Loans on debentures.	Interest due and accrued.	Cash at head office and bank balances.*	Agents' balances.	Bills receivable, short date notes or due bills.	Fixed payment of 1910, unpaid.	Unassessed premium notes.	Re-insurance on losses.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1910.	Calls on capital stock unpaid.	Due from other companies.	All other assets.	Total.	Goods' plans, office furniture, etc. (Not extended.)	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
City of Hamilton	14,648 58	.....	100 32	4,036 82	4,851 45	.....	.....	14,341 34	84 11	2,372 46	.....	.....	.....	40,435 08	3,602 40	80,000 00
Fire Insurance Exchange	9,077 94	39,775 00	158 60	(1) 19,262 64	2,205 08	.....	.....	9,550 22	.....	1,418 89	.....	.....	.....	81,448 37	1,575 04	43,650 00
Hand-in-Hand	27,815 07	46,700 00	266 74	19,845 00	3,920 31	.....	.....	12,045 18	.....	7,705 19	.....	.....	.....	118,297 49	1,596 65	50,000 00
Independent	.....	.....	.....	(2) 25,969 55	9,030 02	.....	.....	34,916 88	5,358 91	(a) 30,403 79	.....	.....	51 83	105,733 98	2,320 25	180,000 00
Metropolitan	.....	.....	.....	(3) 22,266 21	4,267 53	.....	.....	38,214 26	1 69	(a) 27,380 75	11,387 95	1,197 45	.....	104,715 84	2,767 52	96,152 00
Millers' and Manufacturers'	33,120 00	32,480 00	415 78	(4) 12,032 82	1,820 17	.....	1,240 60	30,334 57	.....	3,409 04	.....	.....	1,142 89	115,995 87	1,918 65	100,000 00
Monarch	24,000 00	.....	.....	3,482 26	5,234 38	422 51	.....	25,114 78	1,741 25	4,781 95	1,490 00	.....	.....	66,267 13	3,023 73	88,150 00
Wellington	40,000 00	.....	.....	15,882 52	5,566 21	.....	154 10	31,344 35	.....	522 80	.....	.....	.....	93,469 98	3,100 00	80,925 00
York	55,178 24	.....	.....	27,643 58	11,253 35	56 90	.....	105,551 69	.....	10,807 64	.....	.....	.....	210,491 40	3,796 50	157,500 00
Totals	203,839 83	118,955 00	941 44	150,421 40	48,148 50	479 41	1,394 70	301,413 27	7,185 96	88,802 51	12,877 95	1,197 45	1,197 72	936,855 14	23,700 74	876,377 00

The Government deposits at date of publication are as follows: City of Hamilton, $14,362.70; Fire Insurance Exchange, $12,000; Hand-in-Hand, $20,000; Independent, $25,000; Metropolitan, $21,000; Millers' and Manufacturers' $12,000; Monarch, $20,000; Wellington, $14,000; York, $50,164.96.

* Including Deposit Receipts, deposited with Government: (1) $10,000; (2) $25,000; (3) $21,000; (4) $5,000.

(a) Including Undertaking of Equity Fire Insurance Company to cover re-insurance reserve.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES, HAVING JOINT STOCK CAPITAL.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Losses unpaid at 31st December, 1910, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.	Borrowed money.	Commission and bonus.	Re-insurance.	Dividends declared and unpaid.	Rebates and return premiums unpaid.	Due to other Companies and persons.	All other liabilities.	Bills payable.	Total liabilities except capital stock.	Capital stock paid up.	Capital stock called and unpaid.	Reserve Fund (Company's Special Act. 10 Edw. VII., c. 58, s. 8.)	Number of policies.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
City of Hamilton	.....	16,459 19	4,750 57	.....	.....	.....	.....	.....	.....	.....	21,209 76	20,000 00	.....	.....	6,265	4,944,761 07
Fire Insurance Exchange	.....	13,698 71	.....	.....	.....	.....	.....	.....	38 44	.....	13,737 15	43,650 00	.....	.....	1,917	2,796,168 54
Hand-in-Hand	.....	32,503 78	.....	.....	.....	.....	.....	.....	.....	.....	32,503 78	50,000 00	.....	.....	*4,108	* 5,374,718 08
Independent	3,905 92	30,403 79	.....	1,150 00	1,138 00	.....	597 00	34,134 61	1,211 71	30,423 55	102,964 58	20,000 00	.....	.....	6,139	(a) 5,424,309 00
Metropolitan	7,811 65	27,380 75	.....	740 00	897 00	3 42	524 00	20,331 06	1,274 99	23,204 29	82,167 16	33,860 05	11,387 95	.....	6,375	(a) 5,531,172 89
Millers' and Manufacturers'	51 41	15,749 94	.....	.....	.....	.....	.....	2,509 71	.....	.....	18,314 06	25,000 00	.....	.....	1,314	2,905,974 00
Monarch	2,708 53	25,176 00	3,000 00	145 17	1,696 00	.....	.....	.....	.....	.....	32,725 70	21,160 00	1,490 00	11,902 96	9,967	8,662,668 61
Wellington	1,138 90	29,155 82	.....	.....	.....	.....	.....	.....	.....	.....	30,294 72	42,450 00	.....	.....	6,194	6,708,847 00
York	6,732 01	81,736 41	.....	.....	.....	.....	.....	.....	661 55	.....	89,129 97	17,500 00	.....	.....	14,907	16,815,206 44
Totals	22,351 42	272,264 39	7,750 57	2,035 17	3,731 00	3 42	1,121 00	56,975 38	3,186 69	53,627 84	423,046 88	273,620 05	12,877 95	11,902 96	57,186	59,163,825 63

(a) Re-insured in Equity Fire Insurance Company.

Government deposits at date of publication are as follows: City of Hamilton, $14,362.70; Fire Insurance Exchange, $12,000; Hand-in-Hand, $20,000; Independent, $25,000; Metropolitan, $21,000; Millers' and Manufacturers', $12,000; Monarch, $20,000; Wellington, $14,000; York, $50,164.96.

*Hand-in-Hand Insurance Company also reported 31st December, 1910, the following Plate Glass Insurance: Number of risks, 961; amount, $82,723.98.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Fixed payments of 1910.	Fixed payments or assessments of years prior to 1910.	Bills receivable.	Premiums on cash system.	Interest.	Fees, licenses and extra premiums.	Advances from Equity Fire Insurance Company.	For losses re-insured.	Rent.	Losses, investigation and adjustment expense refunded and rebates.	Commission.	Calls and premiums on capital stock.	Agents' balances.	Other sources.	Total.	Received for securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
City of Hamilton	5,127 81	.....	.....	36,753 98	673 05	436 65	.....	1,993 87	330 00	58 88	678 17	20 00	.....	.....	46,072 41	.....
Fire Insurance Exchange	12,353 62	.....	.....	25,642 82	3,036 54	.....	.....	4,186 96	.....	103 13	173 87	.....	.....	.....	45,496 94	105,170 66
Hand-in-Hand	20,961 37	.....	.....	55,822 48	3,874 62	(a)5,619 77	.....	18,827 98	.....	250 18	2,529 87	.....	.....	.....	107,886 27	61,250 00
Independent	10,278 87	1,270 89	.....	47,501 41	788 26	58 18	37,700 00	8,356 22	.....	.....	16,381 91	.....	.....	17 00	122,352 74	.....
Metropolitan	10,288 75	548 11	.....	35,716 37	661 76	91 10	29,000 00	3,812 19	.....	.....	12,494 61	1,163 25	.....	101 00	93,877 14	.....
Millers' and Manufacturers'	42,312 09	1,287 69	.....	31,658 36	3,444 67	.....	.....	8,488 52	.....	3,071 99	5,385 30	.....	.....	.....	95,648 62	55,255 00
Monarch	8,647 99	.....	.....	58,342 55	1,085 84	81 00	.....	4,978 44	.....	.....	.....	410 00	.....	.....	73,545 82	.....
Wellington	9,801 58	93 80	.....	42,298 32	1,949 48	454 18	.....	2,927 52	.....	.....	.....	.....	3,986 23	.....	61,511 11	.....
York	26,577 47	.....	420 50	142,594 01	2,539 36	.....	.....	5,888 60	.....	.....	.....	.....	.....	.....	178,019 91	.....
Totals	146,349 55	3,200 49	420 50	476,330 30	18,053 58	6,740 88	66,700 00	59,460 30	330 00	3,484 18	37,643 73	1,593 25	3,986 23	118 00	824,410 99	221,675 66

(a) Plate glass premiums.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Expenses of Management.						Dividends and refunds to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	Bills payable and repayment of Loan.	All other payments.	Total.	Invested (not extended.)
	Commission and bonns to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
City of Hamilton	6,449 86	19 50	18 92	54 02	8,616 62	15,158 92	1,194 60	14,351 00	3,842 67	4,900 16	1,250 00	854 96	41,552 31	1,000 00
Fire Insurance Exchange	5,789 96	.....	.....	49 95	4,396 16	10,236 07	2,182 50	22,536 17	4,041 22	4,660 00	.....	943 83	44,599 79	142,496 05
Hand-in-Hand	14,183 35	.....	.....	85 89	6,110 95	20,380 19	.....	50,225 67	9,171 57	21,452 32	.....	148 34	101,378 09	107,950 00
Independent	8,391 98	253 46	252 90	80 94	5,805 61	14,787 89	.....	57,601 55	9,016 33	8,830 82	36,381 91	.....	126,618 50	.....
Metropolitan	7,037 44	209 56	580 08	77 19	8,135 05	16,039 32	.....	39,166 11	5,189 35	6,220 69	28,805 16	....	95,420 63	.....
Millers' and Manufacturers'	7,387 23	.....	.....	55 72	9,734 73	17,177 68	3,578 83	31,557 33	5,106 67	33,845 71	.....	466 35	91,732 57	80,800 00
Monarch	8,883 86	465 38	400 00	92 67	10,641 74	20,483 65	.....	32,506 03	8,546 31	11,402 95	.....	208 00	73,146 94	.....
Wellington	10,384 11	.....	.....	71 36	8,627 56	19,083 03	2,971 50	24,715 37	6,014 91	1,045 59	.....	146 65	53,977 05	11,000 00
York	30,061 49	.....	.....	143 02	13,980 03	44,184 54	1,050 00	98,876 53	10,831 97	17,811 23	.....	597 30	173,351 57	5,013 28
Totals	98,572 28	947 90	1,251 90	710 76	76,048 45	177,531 29	10,977 43	371,535 76	61,761 00	110,169 47	66,437 07	3,365 43	801,777 45	348,259 33

Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1910.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Colyer ..... Ingersoll, Ont.
James Henderson ..... Belton, Ont.
John Morden ..... Belton, Ont.
Charles Youngs ..... Youngsville, Ont.
Geo. M. McKenzie ..... Embro, Ont.
Thomas Duffin ..... Thorndale, Ont.
James Stewart ..... Dorchester, Ont.
Geo. A. Monroe ..... Embro, Ont.
D. M. Cole ..... Lakeside, Ont.

Officers:

Wm. Colyer, President ..... Ingersoll, Ont.
James Henderson, Vice-President ..... Belton, Ont.
E. J. Pearson, Secretary ..... Kintore, Ont.
Jas. Patterson, Treasurer ..... Thamesford, Ont.

Auditors:

W. W. Day ..... Thamesford, Ont.
D. Lawrence ..... Thamesford, Ont.

Unassessed premium note capital, $217,768.66.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Stock in Nissouri Telephone Company		$25 00
Amount of cash on hand	223 50	
Amount of cash in Traders' Bank, Thamesford	4,265 00	
		4,488 50
Amount unpaid of assessments levied in 1910		1,700 00
Amount unpaid of assessments levied prior to 1910		640 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		217,768 66
Office furniture and safe (not extended)	$100 00	
Total assets		$224,622 16

LIABILITIES.

Amount of supposed or reported loss	$370 78
" retained balance premium notes	62 43
Total liabilities	$433 21

Receipts.

Cash balance at 31st December, 1909 (not extended)	$2,429 64	
Cash received for application fees		$668 38
" assessments levied in 1910		7,120 80
" assessments levied before 1910		1,204 55
" for interest		123 14
" dividend telephone stock		1 25
" retained premiums		35 46
Total receipts		$9,153 58

Expenditure.

Expenses of management:

Amount paid for agents' commission		$714 00
" statutory assessment and license fee		36 29
" printing, advertising, postage, etc.		253 96
" rent ..		27 00
" salaries, directors' and auditors' fees		599 20
" investigation of claims		75 00
" travelling expenses		13 00
" fee Underwriters' Assn.; expenses of delegates, etc.		27 00
Total expenses of management		$1,745 45

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$1,225 42	
" losses which occurred during 1910	4,094 49	
		5,319 91
" rebate		29 36
Total expenditure		$7,094 72

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$4,938,272 00

Movement in Risks.

Mutual System.	Number	Amount.
Policies in force 31st December, 1909	2,151	$4,785,949 00
Policies new and renewed during 1910	751	1,677,239 00
Gross number and amount in force during 1910	2,902	6,463,188 00
Less expired and cancelled in 1910	740	1,524,916 00
Net risks in force 31st December, 1910	2,162	$4,938,272 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

Amount of face of all premium notes held by Company and legally liable to assessment	$228,954 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	217,768 66
Amount of premium notes received during the year 1910	77,994 00

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

John McNabb ..... Rockwood, Ont.
Ernest Parkinson ..... Guelph, Ont.
William Hindley ..... Oustic, Ont.
F. B. Anderson ..... Fergus, Ont.
Charles Benham ..... Rockwood, Ont.
John Grieve ..... Speedside, Ont.

Officers:

John McNabb, President ..... Rockwood, Ont.
E. Parkinson, Vice-President ..... Guelph, Ont.
Robert Scott, Secretary-Treasurer ..... Eramosa, Ont

Auditors:

Jos. J. Aldous ..... Rockwood, Ont.
S. Duffield ..... Rockwood, Ont.

Unassessed premium note capital, $50,024.91.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on deposit to the Company's credit, not drawn against, in the Traders Bank, Rockwood		$6,993 30
Amount unpaid of instalments of 1910		226 03
Amount of prior years (not extended)	$76 32	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$50,024 91	
Less residue of premium notes given by Company for reinsurance	2,882 58	
		47,142 33
Total assets		$54,361 66

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$5,265 14	
Cash received as fixed payments of 1910		$2,016 53
" " prior years		380 41
" interest		180 30
Total receipts		$2,577 24

Expenditure.

Expenses of management:

Amount paid for agents' commission	$197 25
" law costs	5 00
" investigation of claims	5 00
" statutory assessments and license	12 18
" printing, stationery, advertising	49 62
" postage, telephones, telegrams and express	16 55
" salaries, directors' and auditors' fees	205 00
" rent of room for Board meeting	5 25
" travelling expenses	14 00
" other expenses	8 00
Total expenses of management	$517 85

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$36 00	
" " " during 1910	118 25	
		154 25
" re-insurance		124 30
" rebates		52 68
Total expenditure		$849 08

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$1,153,120 00

Less Re-insurance.

On mutual system	63,300 00
Net risks actually carried by Company, at 31st December, 1910	$1,089,820 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	529	$1,098,270 00
Policies new and renewed during 1910	219	450,150 00
Gross number and amount in force during 1910	748	$1,548,420 00
Less expired and cancelled in 1910	200	395,300 00
Net risks in force 31st December, 1910	548	$1,153,120 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

Amount of face of all premium notes held by Company and legally liable to assessment	$54,214 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	50,024 91
Amount of all premium notes received during 1910	21,176 00
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	2,016 53

Re-Insurance.

Amount of premium notes given for re-insurance	3,107 00
Less payments made thereon	224 42
Residue of said premium notes for which the Company is still liable	$2,882 58

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

George H. Laird ..... Guelph, Ont.
Wm. J. Little ..... Hespeler, Ont.
John Worthington ..... Aberfoyle, Ont.
Peter Iles ..... Arkell, Ont.
Wm. H. Schultz ..... Puslinch, Ont.
John McKenzie ..... Corwhin, Ont.
Alexander McLean ..... Morriston, Ont.
Allen Stewart ..... Crieff, Ont.
Hector Gilchrist ..... Arkell, Ont.

Officers:

George H. Laird, President ..... Guelph, Ont.
Wm. J. Little, Vice-President ..... Hespeler, Ont.
John Blake, Secretary-Treasurer ..... Aberfoyle, Ont.

Auditors:

William Nicoll ..... Morriston, Ont.
John A. Cockburn ..... Aberfoyle, Ont.

Unassessed premium note capital, $47,128.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand, head office	$ 111 78	
Cash on deposit to Company's credit in Bank of Commerce, Guelph	2,503 46	
		$ 2,615 24
Amount of premium notes in force, after deducting all payments thereon and assessments levied		47,128 41
Amount unpaid of assessments of 1910		186 40
Amount unpaid of assessments of prior years		14 75
Total assets		$49,944 80

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$4,872 46	
Cash received at taking of application held by agents for fees (not extended)	285 00	
Cash received for assessment of 1910		$2,290 55
" assessments of prior years		178 85
" interest		114 43
" short date policies		4 50
Total receipts		$2,588 33

EXPENDITURE.

Expenses of management:

Cash paid to agents on application (not extended)	$285 00	
Amount paid for commission		$ 20
" investigation of claims		14 00
" statutory assessment and license fee		15 41
" travelling expenses		10 00
" printing, stationery and advertising		60 25
" salaries, directors' and auditors' fees		96 00
" postage, telephone, telegrams and express		35 14
" extra services, Secretary		25 00
" Underwriters' Association fee		4 00
" caretaker		2 00
Total expenses of management		$262 00

Miscellaneous payments:

Amount paid for losses which occurred during 1910	4,579 35
" rebate	4 20
Total expenditure	$4,845 55

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$1,674,685 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	735	$1,592,455 00
Policies new and renewed during 1910	285	642,695 00
Gross number and amount in force during 1910	1,020	$2,235,150 00
Less expired and cancelled in 1910	263	560,465 00
Net risks in force 31st December, 1910	757	$1,674,685 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$50,989 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	47,128 41
Amount of premium notes received during the year 1910	19,461 10

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

N. Harrison ..... Castlemore, Ont.
Thomas McCartney ..... Caledon East, Ont.
John Cunningham ..... Norval, Ont.
H. Aikin Dolson ..... Alloa, Ont.
Moses Johnstone ..... Mt. Charles, Ont.
John Gardhouse ..... Highfield, Ont.
F. J. Jackson ..... Meadowvale, Ont.
Alex. Armstrong ..... Campbell's Cross, Ont.
J. A. McBride ..... Belfountain, Ont.

Officers:

N. Harrison, President ..... Castlemore, Ont.
J. Gardhouse, Vice-President ..... Highfield, Ont.
J. J. Stewart, Secretary ..... Brampton, Ont.
David Kirkwood, Treasurer ..... Brampton, Ont.

Auditors:

John Sinclair ..... Grahamsville, Ont.
Ralph Crawford ..... Brampton, Ont.

Unassessed premium note capital, $197,205.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$ 28 41	
Cash in Dominion Bank, Brampton	17,043 15	
		$17,071 56
Amount unpaid of fixed payments of 1910		588 77
Amount unpaid of prior years (not extended)	$121 56	
Cash in agents' hands		138 42
Amount of premium notes in force, after deducting all payments thereon and assessments levied		197,205 48
Amount of office furniture (not extended)	$250 00	
Total assets		$215,004 23

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$14,688 69	
Cash received as fixed payments of 1910		$19,321 78
" as fixed payment for prior years		365 13
" for interest		417 00
" from agents		287 53
Total receipts		$20,391 44

Expenditure.

Expenses of management:

Cash paid for agents' commission		$1,079 00
" salaries, directors' and auditors' fees		1,679 80
" fuel and light		36 90
" statutory assessments and license fee		50 26
" rent		212 50
" taxes		33 75
" printing, stationery and advertising		298 50
" investigation and adjustment of claims		179 15
" interest		18 00
" postage, telephone, telegrams and express		156 70
" travelling expenses		8 45
" law costs		613 75
" for other expenses		86 19
Total expenses of management		$4,452 95

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$ 2,759 80	
" losses which occurred during 1910	10,319 90	
		13,079 70
" rebate		391 87
Total expenditure		$17,924 52

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$7,131,320 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1909	3,484	$6,923,447 50
Policies new and renewed during 1910	1,079	2,261,905 00
Gross number and amount in force during 1910	4,563	$9,185,352 50
Less expired and cancelled in 1910	1,100	2,054,032 50
Net risks in force 31st December, 1910	3,463	$7,131,320 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$244,171 79
Amount of all premium notes on Policies in force 31st December, 1910, after deducting all payments thereon and assessments levied	197,205 48
Amount of premium notes received during the year 1910	77,051 22
Payments on the premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	6,165 72

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

George Wilson ..... Drayton, Ont.
Jno. C. Dixon ..... Moorefield, Ont.
George Short ..... Drayton, Ont.
Wm. Christian ..... Drayton, Ont.
Robert McArthur ..... Moorefield, Ont.
A. W. Johnson ..... Moorefield, Ont.
W. T. Whale ..... Goldstone, Ont.
J. R. Towriss ..... Riverbank, Ont.
Joseph Wallace ..... Drayton, Ont.
Jas. Fotheringham ..... Palmerston, Ont.
J. M. Clarke ..... Fergus, Ont.
J. J. Morrison ..... Arthur, Ont.

Officers:

George Wilson, President ..... Drayton, Ont.
Jno. C. Dixon, Vice-President ..... Moorefield, Ont.
James McEwing, M.P.P., Secretary-Treasurer ..... Drayton, Ont.

Auditors:

Richard Phelp ..... Rothsay, Ont.
L. O. Noecker ..... Drayton, Ont.

Unassessed premium note capital, $173,549.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of real estate		$ 1,500 00
Cash on hand at head office	$ 958 63	
Cash in Traders Bank, Drayton	15,851 66	
Cash in Bank of Hamilton, Moorefield	538 65	
Cash in Bank of Hamilton, Orangeville	111 95	
		17,460 89
Amount unpaid of fixed payments of 1910		954 70
Amount unpaid of fixed payments due prior to 1910 (not extended)	$205 30	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		173,549 65
Amount of office furniture (not extended)	$100 00	
Total assets		$193,465 24

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$13,470 49	
Cash received as fixed payments of 1910		$11,159 60
" as fixed payments of prior years		892 35
" for interest		446 89
" rent		45 00
Total receipts		$12,544 34

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and inspection of agencies	$1,244 00
" insurance	113 50
" statutory assessment and license fee	39 55
" printing, stationery and advertising	194 55
" salaries, directors' and auditors' fees	666 00
" investigation and adjustment of claims	140 00
" travelling expenses	15 80
" postage, telephone, telegrams and express	72 35
" rent	2 00
" taxes	41 01
" fuel and light	5 70
" Underwriters' Association fee	7 00
" other expenses	17 50
Total expenses of management	$2,558 96

Miscellaneous payments:

Cash paid for losses which occurred during 1910	5,739 68
" rebate, abatements and returned premiums	255 30
Total expenditure	$8,553 94

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$5,950,135 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2,810	$5,284,860 00
Policies new and renewed during 1910	1,114	2,165,325 00
Gross number and amount in force during 1910	3,924	$7,450,185 00
Less expired and cancelled in 1910	856	1,500,050 00
Net risks in force 31st December, 1910	3,068	$5,950,135 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$259,370 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	173,549 65
Amount of premium notes received during the year 1910	45,944 00
Payments on premium notes of 1910, including all sums credited on said premium notes, viz.:	
Amount of cash paid up to 31st December, 1910	11,159 60
Amount of notes given for fixed payments or assessments unpaid 31st December, 1910	954 70
Written off	2 20

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

John R. Wissler .....Elora, Ont.
Wm. Fairweather .....Elora, Ont.
Michael Heffernan .....Damascus, Ont.
Adam Boyle .....Orton, Ont.
W. L. Gordon .....Elora, Ont.
Wm. J. Deans .....Fergus, Ont.

Officers:

John R. Wissler, President .....Elora, Ont.
Wm. Fairweather, Vice-President .....Elora, Ont.
James Beattie, Secretary-Treasurer .....Fergus, Ont.

Auditors:

Col. J. J. Craig, M.P.P. .....Fergus, Ont.
John McClelland .....Arthur P.O., Ont.

Unassessed premium note capital, $75,313.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Actual cash on hand at head office	$ 38 29	
" in Imperial Bank, Fergus	2,500 00	
" in Traders Bank, Fergus	1,800 00	
		$ 4,338 29
Amount unpaid of fixed payments of 1910		573 65
" " in prior years (not extended)	$ 578 20	
" of premium notes in force, after deducting all payments thereon and assessments levied	75,313 12	
Less residue of premium notes given by the Company for re-insurance	548 70	
		74,764 42
Total assets		$79,676 36

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$2,710 57	
Cash received as fixed payments of 1910		$6,045 16
" as fixed payments of prior years		255 56
" for interest		44 92
" extra premiums and permits		11 15
Total receipts		$6,356 79

Expenditure.

Expenses of management:

Amount paid for agents' commission	$274 50
" investigation and adjustment of claims	30 35
" statutory assessment and license fee	21 13
" printing, stationery and advertising	49 09
" salaries, directors' and auditors' fees	569 06
" postage, telephone, telegrams and express	36 94
" travelling expenses	20 00
" other expenses	5 00
Total expenses of management	$1,006 07

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$2,276 00	
" losses which occurred during 1910	1,307 27	
		3,583 27
" re-insurance		40 00
" rebate		99 73
Total expenditure		$4,729 07

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual system	$2,606,896 00

Less Re-insurance.

On mutual system	21,000 00
Net risks carried at 31st December, 1910	$2,585,896 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,480	$2,467,621 00
Policies new and renewed during 1910	183	279,712 00
Gross number and amount in force during 1910	1,663	$2,747,333 00
Less expired or cancelled in 1910	83	140,437 00
Net risks in force 31st December, 1910	1,580	$2,606,896 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$95,946 96
Amount of all premium notes, after deducting all payments thereon and assessments levied	75,313 12
Amount of premium notes received during the year 1910	10,265 26
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	809 14
Notes for fixed payments up to 31st December, 1910	60 72

Re-insurance.

Amount of premium notes given by Company for re-insurance	$760 00
Less payments made thereon	211 30
Amount of residue of said premium notes for which the Company is still liable	$548 70

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Robert Shortreed .....Guelph, Ont.
John Laird .....Guelph, Ont.
Robert Amos .....Guelph, Ont.
James Bowman .....Guelph, Ont.
J. P. Henderson .....Guelph, Ont.
D. McCrae .....Guelph, Ont.
Frank Laidlaw .....Guelph, Ont.
C. R. Blyth .....Marden, Ont.
John McIntosh .....Marden, Ont.

Officers:

Robert Shortreed, President .....Guelph, Ont.
John Laird, Vice-President .....Guelph, Ont.
Major G. B. Hood, Secretary-Treasurer .....Guelph, Ont.

Auditors:

A. Whitelaw .....Guelph, Ont.
James Hood .....Guelph, Ont.

Unassessed premium note capital, $19,761.95.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of cash on hand at head office	$ 14 10	
" in Bank of Commerce at Guelph	3,311 41	
		$ 3,325 51
Amount of premium notes in force, after deducting all payments thereon and assessments levied		19,761 95
Amount unpaid of fixed payments of 1910		36 88
Amount unpaid of fixed payments in prior years		1 80
Total assets		$23,126 14

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$2,625 36	
Cash received as fixed payments, 1910		$795 71
" fixed payments of prior years		52 08
" interest		82 06
Total receipts		$929 85

Expenditure.

Expenses of management:

Amount paid for postage, telephones, telegrams and express	$ 10 10
" statutory assessment and license fee	8 10
" printing, stationery and advertising	19 50
" salaries, officers' and auditors' fees	184 00
" sundry expenses	8 00
Total expenses of management	$229 70

Miscellaneous payments:

Cash paid for losses which occurred during 1910.—None.

Total expenditure	$229 70

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$451,165 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	209	$473,685 00
Policies new and renewed during 1910	76	158,755 00
Gross number and amount in force during 1910	285	$632,440 00
Less expired and cancelled in 1910	84	181,275 00
Net risks in force 31st December, 1910	201	$451,165 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$21,400 25
Amount of premium notes, after deducting all payments thereon and assessments levied	19,761 95
Amount of premium notes received during the year 1910	7,612 75
Payments on premium notes of 1910, including all sums credited on said premium notes:	
(*a*) Cash paid up to 31st December, 1910	291 79
(*b*) Notes for assessment unpaid at 31st December, 1910	12 92

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

George B. Webster .....Rannoch, Ont.
David A. Johnson .....Rannoch, Ont.
George Spearin .....Berryland, Ont.
Robert Berry .....Berryland, Ont.
David Paynter .....Woodham, Ont.
James Moor .....Kirkton, Ont.
George Hookway .....Science Hill, Ont.
Duncan McVannel .....St. Mary's, Ont.
George Hudson .....Rannoch, Ont.

Officers:

George B. Webster, President .....Rannoch, Ont.
David A. Johnson, Vice-President .....Rannoch. Ont.
J. H. Jameson, Secretary-Treasrer .....Rannoch, Ont.

Auditors:

R. W. Switzer .....Rannoch, Ont.
J. J. Bellamy .....Kirkton, Ont.

Unassessed premium note capital, $38,781.02.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Molsons Bank, St. Mary's	$ 832 39	
" Bank of Montreal, St. Mary's, Ont.	1,441 51	
" Traders Bank, St. Mary's, Ont.	1,061 86	
" Merchants Bank, Granton, Ont.	520 39	
		$ 3,856 15
Less over deposited by Secretary		34 35
		$ 3,821 80
Amount unpaid of assessments levied during 1910		241 66
" " " " before 1910		86 89
" of premium notes in force, after deducting all payments thereon assessments levied		38,781 02
Total assets		$42,931 37

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$5,484 98	
Cash received for assessments levied in 1910		$1,812 39
" assessments prior to 1910		183 77
" interest		121 41
Total receipts		$2,117 57

Expenditure.

Expenses of management:

Amount paid for investigation of claims	$11 00
" statutory assessment and license	12 85
" salaries, directors' and auditors' fees	80 00
" printing, stationery and advertising	33 00
" postage, telephone, telegrams and express	27 50
" other expenses	29 00
Total expenses of management	$193 35

Miscellaneous payments:

Cash paid for losses which occurred during 1910	3,587 40
Total expenditure	$3,780 75

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$1,302,425 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	669	$1,199,980 00
Policies new and renewed during 1910	268	536,330 00
Gross number and amount in force during 1910	937	$1,736,310 00
Less expired and cancelled in 1910	268	433,885 00
Net risks in force 31st December, 1910	669	$1,302,425 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$42,238 62
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,781 02
Amount of premium notes received during the year 1910	17,371 28
Payments on premium notes of 1910, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1910	1,812 39

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

John Muterer ..... Rayside, Ont.
Alex. Smith ..... Embro, Ont.
John Bolton ..... Wildwood, Ont.
James Green ..... Brooksdale, Ont.
Robert McLeod ..... Bennington, Ont.
William Smith ..... Woodstock, Ont.
Columbus Ross ..... Embro, Ont.
John C. McPherson ..... Kintore, Ont.
James G. Calder ..... Kintore, Ont.

Officers:

John Muterer, President ..... Rayside, Ont.
Alexander Smith, Vice-President ..... Embro, Ont.
James Munro, Secretary-Treasurer ..... Embro, Ont.

Auditors:

E. L. Sutherland ..... Embro, Ont.
A. L. Murray ..... Embro, Ont.

Unassessed premium note capital, $66,225.29.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$40 48	
Cash in Farmers' Bank, Embro, Ont.	2,352 69	
		$2,393 17
Amount unpaid of assessments of 1910		109 77
Amount unpaid of assessments of prior years (not extended)	$212 22	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		66,225 29
Total assets		$68,728 23

LIABILITIES.

Amount of adjusted losses	$22 55
Amount of borrowed money	1,500 00
Total liabilities	$1,522 55

Receipts.

Cash balance at 31st December, 1909 (not extended)	$1,536 05	
Cash received from assessments during 1910		$2,801 36
" assessments in prior years		128 14
" borrowed money		1,500 00
Total receipts		$4,429 50

Expenditure.

Expenses of management:

Cash paid for printing, stationery and advertising	$94 75
" statutory assessment and license	17 86
" bonus to agents on new risks	12 25
" rent	10 00
" salaries, directors' and auditors' fees	357 65
" postage, telephones, telegrams and express	21 97
" mileage to agents, meetings of Board	16 50
" expenses delegates to Underwriters' Association and fee	20 00
Total expenses of management	$ 550 98

Miscellaneous payments:

Cash paid for losses which occurred during 1910	3,021 40
Total expenditure	$3,572 38

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	One year.	Two years.	Three years.	Total.
Mutual System	$13,700 00	$12,350 00	$2,011,532 00	$2,037,582 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,132	$1,967,352 00
Policies new and renewed during 1910	401	760,865 00
Gross number and amount in force during 1910	1,533	$2,728,217 00
Less expired and cancelled in 1910	388	690,635 00
Net risks in force 31st December, 1910	1,145	$2,037,582 00

Classification of Risks:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$516 00	$484 00	$78,726 00	$79,726 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	.....	.....	.....	66,225 29
Amount of premium notes received during the year 1910	.....	.....	.....	29,479 00
Payments on premium notes of 1910, including all sums credited on said premium notes:				
Cash paid up to 31st December, 1910	.....	.....	.....	2,801 36

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

John Cornell ..... Hawtrey, Ont.
F. W. Vardon ..... Springford, Ont.
J. R. Johnson ..... Springford, Ont.
A. W. Smith ..... Northfield Centre, Ont.
William Schell ..... Woodstock, Ont.
V. Ficht ..... Oriel, Ont.
Jas. E. Carroll ..... Norwich, Ont.
John Topham ..... Burgessville, Ont.
P. Slattery ..... Eastwood, Ont.

Officers:

John Cornell, President ..... Hawtrey, Ont.
F. W. Vardon, Vice-President ..... Springford, Ont.
H. Van Valkenburg, Secretary ..... Norwich, Ont.

Auditors:

John McKee ..... Norwich, Ont.
A. W. De Long ..... Norwich, Ont.

Unassessed premium note capital, $125,601.91.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at Head Office	$82 75	
Cash in Molsons Bank, Norwich, Ont.	318 53	
" Traders Bank, Norwich, Ont.	220 03	
		$621 31
Amount of premium notes in force, after deducting all payments thereon and assessments levied		125,601 91
Amount unpaid of fixed payments of 1910		557 97
Amount unpaid of prior years (not extended)	$143 45	
Total assets		$126,781 19

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$1,486 50	
Cash received for application fees		$637 50
" fixed payments of 1910		7,083 42
" fixed payments of prior years		516 65
" interest		15 32
" borrowed money		1,500 00
Total receipts		$9,752 89

Expenditure.

Expenses of management:

Amount paid for commission	$706 00
" investigation of claims	57 00
" interest	30 50
" salaries, directors' and auditors' fees	817 80
" stationery, printing, advertising and calendars	141 05
" postage, telephone, telegrams and express	136 75
" rent	51 00
" taxes	11 63
" statutory assessment and license	28 82
" travelling expenses	25 35
Total expenses of management	$2,005 90

Miscellaneous payments:

Amount paid for losses which occurred during 1910	6,946 36
" rebate	165 82
" in repayment of loan	1,500 00
Total expenditure	$10,618 08

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$3,911,650 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,786	$3,643,535 00
Policies new and renewed during 1910	655	$1,387,110 00
Gross number and amount in force during 1910	2,441	$5,030,645 00
Less expired and cancelled in 1910	607	1,118,995 00
Net risks in force 31st December, 1910	1,834	$3,911,650 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$141,248 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	125,601 91
Amount of premium notes received during the year 1910	53,268 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Thos. Prouse ..... Dereham Centre, Ont.
James Little ..... Ingersoll, Ont.
J. G. Currie ..... Ingersoll, Ont.
R. W. Brink ..... Woodstock, Ont.
John Baxter ..... Brownsville, Ont.
Frank Harris ..... Mt. Elgin, Ont.

Officers:

Thomas Prouse, President ..... Dereham Centre, Ont.
John Baxter, Vice-President ..... Brownsville, Ont.
T. R. Mayberry, M.P.P., Secretary-Treasurer ..... Ingersoll, Ont.

Auditors:

W. A. Elliott ..... Ingersoll, Ont.
J. A. Morrison ..... Mt. Elgin, Ont.

Unassessed premium note capital, $76,492.98.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$950 86	
Cash in Traders' Bank, Ingersoll	3,843 52	
		$4,794 38
Amount unpaid of fixed payments of 1910		593 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied		76,492 98
Total assets		$81,880 96

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$2,578 73	
Cash received as fixed payments of 1910		$3,598 50
" for interest		90 00
" for special premiums		6 35
Total receipts		$3,694 85

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license	$17 96
" investigation and adjustment of claims	31 00
" salaries, directors' and auditors' fees	418 40
" printing, stationery and advertising	25 25
" postage, telephone, telegrams and express	42 00
" rent	32 00
" travelling expenses	10 00
" other expenses of management	4 00
Total expenses of management	$580 61

Miscellaneous payments:

Cash paid for losses which occurred during 1910	845 83
" rebate	52 76
Total expenditure	$1,479 20

Currency of Risks.

Amount covered by policies in force 31st December, 1910.

	Three years.
Mutual	$2,098,580 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	883	$1,982,458 00
Policies new and renewed during 1910	325	817,952 00
Gross number and amount in force during 1910	1208	$2,800,410 00
Less expired and cancelled in 1910	318	701,830 00
Net risks in force 31st December, 1910	890	$2,098,580 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$84,955 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	76,492 98
Amount of premium notes taken during the year 1910	33,552 05
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	1,757 95

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Fred. Willert .....Dashwood, Ont.
Wm. Lamont .....Blake, Ont.
John Sheritt .....Harpley, Ont.
Wm. Consit .....Hills Green, Ont.
Benjamin Surarus .....Zurich, Ont.
John E. Sparrow .....Varna, Ont.
J. C. Kalbfleisch .....Zurich, Ont.
Christian Stade .....Dashwood, Ont.
George McEwen .....Hensall, Ont.

Officers:

Frederick Willert, President .....Dashwood, Ont.
John E. Sparrow, Vice-President .....Varna, Ont.
Henry Eilber, M.P.P, Manager .....Crediton, Ont.

Auditors:

August G. Ehnes .....Zurich, Ont.
Henry Nebb .....Zurich, Ont.

Unassessed premium note capital, $162,754.99.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont.		$9,448 28
Amount unpaid of assessments of years prior to 1910 (not extended)	$8 88	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		162,754 99
Total assets		$172,203 27

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$ 10,871 30	
Cash received as fixed payments of 1910		$793 05
" for assessments levied in prior years		57 60
" for interest		253 40
Total receipts		1,104 05

Expenditure.

Expenses of management:	
Amount paid for commission	$ 143 00
" investigation and adjustment of claims	39 30
" statutory assessment and license fee	32 48
" printing, stationery and advertising	177 48
" salaries, directors' and auditors' fees	309 40
" travelling expenses	4 50
" postage, telephone, telegrams and express	86 63
" rent	25 00
" other expenses	2 00
Total expenses of management	$819 79
Miscellaneous payments:	
Cash paid for losses which occurred during 1910	1,686 32
" rebate	20 96
Total expenditure	$2,527 97

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$ 4,351,535 00

Movement in Risks

Mutual System.	Number	Amount
Policies in force 31st December, 1909	1912	$4,204,310 00
Policies new and renewed during 1910	598	1,331,600 00
Gross number and amount in force during 1910	2510	$5,535,910 00
Less expired and cancelled in 1910	573	1,184,375 00
Net risks in force 31st December, 1910	1937	$4,351,535 00

Classification of Risks

Farm and non-hazardous

Premium Notes or Undertakings

On Policies in force 31st December, 1910

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$178,164 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	162,754 99
Amount of premium notes received during the year 1910	54,724 00
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	793 05

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Robert Miller	Jarvis, Ont.
James B. Wilson	Hagersville, Ont.
Fred. Harrison	Hagersville, Ont.
J. N. Howard	Hagersville, Ont.
E. B. McDonald	Jarvis, Ont.
James Martin	Selkirk, Ont.
W. J. Bigger	Erie, Ont.
Charles Marr	Jarvis, Ont.
R. J. Catherwood	Hagersville, Ont.

Officers:

Robert Miller, President	Jarvis, Ont.
James B. Wilson, Vice-President	Hagersville, Ont.
George L. Miller, Secretary-Treasurer	Jarvis, Ont.

Auditors:

James Williamson	Jarvis, Ont.
Wm. J. Fallis	Jarvis, Ont.

Unassessed premium note capital, $65,938 61.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$121 47	
Cash in Bank of Hamilton, Jarvis	8,777 75	
		$8,899 22
Cash in agents' hands		40 90
Amount unpaid of fixed payments of 1910		166 25
Amount unpaid of fixed payments of prior years (not extended)	$49 02	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		65,938 61
Total assets		$75,044 98

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$8,025 44	
Cash received at taking of application:		
Held by agents for fees (not extended)	$276 00	
Received at head office		$138 00
Cash received as fixed payments of 1910		3,501 83
" as fixed payments due in prior years		255 99
" for interest		240 64
Total receipts		$4,136 46

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended)	$276 00	
" for rent		$43 00
" investigation and adjustment of claims		47 20
" statutory assessment and license		16 26
" travelling expenses		10 00
" printing, stationery and advertising		42 85
" salaries, directors' and auditors' fees		455 00
" postage, telephone, telegrams and express		25 25
" fuel and light		11 93
Total expenses of management		$651 49
Miscellaneous payments:		
Cash paid for losses which occurred during 1910		2,532 06
" rebate		79 13
Total expenditure		$3,262 68

Currency of Risks.

Amount covered by policies in force 31st December, 1910.

	Four years.
Mutual	$1,827,063 00

Movement in Risks.

Policies in force 31st December, 1909	816	$1,721,863 00
Policies new and renewed during 1910	268	560,840 00
Gross number and amount in force during 1910	1,084	$2,282,703 00
Less expired and cancelled in 1910	234	455,640 00
Net risks in force 31st December, 1910	850	$1,827,063 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$74,678 38
Amount of all premium notes, after deducting all payments thereon and assessments levied	65,938 61
Amount of premium notes received during the year 1910	22,734 39
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	1,095 81
Notes for fixed payments unpaid 31st December, 1910	40 90

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

John W. Kingston ..... Watford, Ont.
Thomas Steadman ..... Wyoming, Ont.
James Armstrong ..... Alvinston, Ont.
James Smith ..... Colinville, Ont.
A. G. Minielly ..... Wyoming, Ont.
Donald Sutherland ..... Forest, Ont.

Officers:

John W. Kingston, President ..... Watford, Ont.
Thomas Steadman, Vice-President ..... Wyoming, Ont.
W. G. Willoughby, Secretary-Treasurer ..... Watford, Ont.

Auditors:

Alex. Jamieson ..... Thedford, Ont.
P. J. McEwen ..... Kertch, Ont.

Unassessed premium note capital, $80,842.62.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand, head office	$80 77	
Cash in Industrial Mortgage and Saving Co., Sarnia	4,378 33	
Cash in Merchants Bank, Watford	9,593 77	
		$14,052 87
Amount of short date notes, or due bills, less than one year overdue		1,595 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		80,842 62
Total assets		$96,491 29

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$8,038 19	
Cash received as fixed payments of 1910		$17,030 40
" fixed payments of prior years		1,351 50
" interest		255 17
" re-insurance on loss		1 67
" final dividend MacAlpine estate		50 15
Total receipts		$18,688 89

Expenditure.

Expenses of management:

Amount paid for commission to agents	$1,179 00
" statutory assessment and license fee	46 50
" printing, stationery and advertising	71 35
" salaries, directors' and auditors' fees	995 00
" postage, telephone, telegrams and express	108 95
" travelling expenses	13 00
" rent	8 00
" investigation and adjustment of claims	83 70
" booklet (annual report)	67 45
" books and stationery	5 90
" dues, Mutual Underwriters' Association	8 00
" law costs	10 00
Total expenses of management	$2,596 85

Miscellaneous payments:

Cash paid for losses which occurred during 1910	,8,995 91
" re-insurance	231 05
" rebate	677 40
" safe	173 00
Total expenditure	$12,674 21

Currency of Risks.

Amount covered by policies in force 31st December, 1910.

	Three years.
Mutual	$ 6,654,357 00
Less re-insurance, Cash System	27,342 50
Amount actually carried by Company at 31st December, 1910	$6,627,014 50

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	4,282	$6,347,682 00
Policies new and renewed during 1910	1,573	2,441,595 00
Gross number and amount in force during 1910	5,855	$8,789,277 00
Less expired and cancelled in 1910	1,471	2,134,920 00
Net risks in force 31st December, 1910	4,384	$6,654,357 00

Classification of Risks.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$133,219 53
Amount of all premium notes, after deducting all payments thereon and assessments levied	80,842 62
Amount of premium notes received during the year 1910	48,823 80
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	17,030 40
Notes for fixed payments unpaid 31st December, 1910	1,595 80

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

D. L. Carmichael ..... Lobo, Ont.
Freeman G. Hughes ..... Falkirk, Ont.
Peter Mitchell ..... Coldstream, Ont.
H. W. Harris ..... Coldstream, Ont.
A. E. McKay ..... Poplar Hill, Ont.
Alexander Gray ..... Coldstream, Ont.
Aaron Demary ..... Strathroy, Ont.
Thomas Bogue ..... Strathroy, Ont.
John Oliver ..... Duncrief, Ont.
Alex. Wilkie ..... Komoka, Ont.
T. W. Caverhill ..... Vanneck, Ont.
J. C. McDonald ..... Spring Bank, Ont.
John McLachlin ..... Komoka, Ont.
John W. Graham ..... Komoka, Ont.
Dan. Fraser ..... Vanneck, Ont.

Officers:

D. L. Carmichael, President ..... Lobo, Ont.
Freeman G. Hughes, Vice-President ..... Falkirk, Ont.
J. Marsh, Secretary-Treasurer ..... Coldstream, Ont.

Auditors:

Dr. P. L. Graham ..... Lobo, Ont.
John McPherson ..... Coldstream, Ont.

Unassessed premium note capital, $38,701.49.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand	$159 19	
Cash in Bank of Toronto, London	3,163 28	
		$3,322 47
Amount unpaid of fixed payments of 1910		94 09
" fixed payments of prior years (not extended).	$193 36	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		38,701 49
Total assets		$42,118 05

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$2,304 86	
Cash received as fixed payments of 1910		$2,339 11
" fixed payments of prior years		3 00
" interest		49 71
Total receipts		$2,391 82

EXPENDITURE.

Expenses of management:	
Amount paid for statutory assessment and license fee	$12 67
" salaries, directors' and auditors' fees	148 50
" printing, stationery and advertising	55 98
" agents' commission	120 50
" investigation and adjustment of claims	3 00
" other expenses	0 10
Total expenses of management	$340 75
Miscellaneous payments:	
Cash paid for losses which occurred during 1910	1,003 90
" rebate	29 56
Total expenditure	$1,374 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$1,214,631 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	696	$1,172,577 00
Policies new and renewed during 1910	256	409,031 00
Gross number and amount in force during 1910	952	$1,581,608 00
Less expired and cancelled in 1910	232	366,977 00
Net risks in force 31st December, 1910	720	$1,214,631 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$48,585 24
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,701 49
Amount of premium notes received during the year 1910	16,361 24

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WILLOWGROVE.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Allan Anderson .....York, Ont.
Peter Kinnear .....De Cewsville, Ont.
John Bell .....Mount Healey, Ont
W. S. Dunnet .....Lythmore.
R. E. King .....De Cewsville, Ont.
James Downey .....Willowgrove, Ont.

Officers:

Allan Anderson, President .....York, Ont.
Peter Kinnear, Vice-President .....De Cewsville, Ont.
R. Anderson, Secretary-Treasurer .....Cranston, Ont.

Auditors:

W. Gerald Fagan .....Willowgrove, Ont.
A. E. Hannah .....Cranston, Ont.

Unassessed premium note capital, $21,568.28.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$35 68	
Cash on hand at Standard Bank, Caledonia, Ont.	177 96	
		$213 64
Amount unpaid of assessments which were levied during 1910		16 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		21,568 28
Total assets		$21,797 92

LIABILITIES.

Amount of supposed or reported losses	$850 00
Total liabilities	$850 00

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$91 43	
Cash received at taking of applications:		
Held by agents as fees (not extended)	$93 75	
Cash received at head office		$93 75
" for assessment levied in 1910		1,612 43
" interest		2 82
" transfers		3 50
Total receipts		$1,712 50

Expenditure.

Expenses of management::

Amount paid for fuel and light	$2 00
" statutory assessment and license fee	9 99
" printing, stationery and advertising	7 50
" salaries, directors' and auditors' fees	135 00
" postage, telephone, telegrams and express	10 00
Total expenses of management	$164 49

Miscellaneous payments:

Cash paid for losses which occurred during 1910	1,425 80
Total expenditure	$1,590 29

Currency of Risks.

Amount covered by Policies in force 31st December, 1910

	Three years.
Mutual	$790,283 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	376	$763,933 00
Policies new and renewed during 1910	142	301,520 00
Gross number and amount in force during 1910	518	$1,065,453 00
Less expired and cancelled in 1910	138	275,170 00
Net risks in force 31st December, 1910	380	$790,283 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$23,839 42
Amount of all premium notes, after deducting all payments thereon and assessments levied	21,568 28
Amount of premium notes received during the year 1910	8,956 87
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	1,612 43
Notes for fixed payments or assessments unpaid at 31st Dec., 1910.	16 00

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Marr .....Odell, Ont.
E. Routledge .....Lambeth, Ont.
W. H. Beattie .....Wilton Grove, Ont.
Duncan McDougal .....White Oak, Ont.
D. Lawson .....Hubrey, Ont.
J. E. Sutton .....Scottsville, Ont.

Officers:

Wm. Marr, President .....Odell, Ont.
E. Routledge, Vice-President .....Lambeth, Ont.
A. Elliott, Secretary .....Pond Mills, Ont.
R. S. Nichol, Treasurer .....Hubrey, Ont.

Auditors:

Harry Poole .....Lambeth, Ont.
W. E. Grieve .....Wilton Grove, Ont.

Unassessed premium note capital, $50,260 06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Debentures		$3,427 11
Trust deposit receipts		5,000 00
Cash on hand at head office	$39 24	
Cash on deposit to the Company's credit, not drawn against, in the Dominion Bank, London, Ont.	1,687 51	
Huron and Erie Loan Savings Company, London, Ont.	1,892 55	
Bank of Toronto, London, Ont.	4,857 30	
Molsons Bank, London, Ont.	4,335 35	
Imperial Bank, London, Ont.	3,187 30	
		15,999 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		50,260 06
Total assets		$74,686 42

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$12,553 93	
Cash received for fixed payments of 1910		$3,824 55
" for interest		881 56
" from realization of investments (not extended)	$6,674 19	
Total receipts		$4,706 11

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	$150 50
" statutory assessment and license	17 37
" salaries, directors' and auditors fees	501 00
" law costs	5 00
" investigation of claims	44 00
" rent	17 00
" printing, stationery and advertising	53 30
" postage, telephones, telegrams and express	21 74
Total expenses of management	$ 809 91

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$110 00	
Cash paid for losses which occurred during 1910	312 34	
		422 34
" for purchase of debentures and guaranteed deposit receipt (not extended)	$6,627 30	
" rebates and returned premiums		30 23
" accrued interest on debentures at time of purchase		45 20
Total expenditure		$1,307 68

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1910.

	Three years.
Mutual	$1,889,170 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,013	$1,892,895 00
Policies new and renewed during 1910	435	874,470 00
Gross number and amount in force during 1910	1,448	$2,767,365 00
Less expired or cancelled in 1910	483	878,195 00
Net risks in force 31st December, 1910	965	$1,889,170 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$56,675 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	50,260 06
Amount of premium notes received during the year 1910	26,234 10
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	1,626 92

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Young ..... Mount Brydges, Ont.
D. Campbell ..... Southwold, Ont.
J. M. Kaiser ..... Howlett, Ont.
J. Stuart ..... Burwell Road, Ont.
D. N. McGugan ..... Strathroy, Ont.
John Switzer ..... Delaware, Ont.
S. B. Fisher ..... Glen Oak, Ont.
Jas. J. Sutherland ..... Mount Brydges, Ont.
R. Sutherland ..... Mount Brydges, Ont.
W. S. Wild ..... Delaware, Ont.
J. D. Carruthers ..... Melbourne, Ont.
W. Veale ..... Mount Brydges, Ont.

Officers:

Wm. Young, President ..... Mount Brydges, Ont.
D. Campbell, Vice-President ..... Southwold, Ont.
Wm. E. Sawyer, Secretary-Treasurer ..... Mount Brydges, Ont.

Auditors:

J. H. Matthews ..... Delaware, Ont.
W. Blair ..... Roome, Ont.

Unassessed premium note capital, $48,901.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Actual cash on hand at head office	$116 71	
Actual cash in Union Bank, Mount Brydges	2,890 65	
		$3,007 36
Amount unpaid of fixed payments of 1910		134 84
Amount of premium notes in force after deducting all payments thereon and assessments levied		48,901 25
Total assets		$52,043 45

LIABILITIES.

Amount of retained balance premium notes	$109 11
Total liabilities	$109 11

Receipts.

Cash balance at 31st December, 1909 (not extended)	$231 11	
Cash received at taking of applications:		
Cash received at head office		$ 179 50
" as fixed payments of 1910		3,952 86
" " " due in prior years		13 26
" as assessments of 1910		1,596 41
" as assessments of prior years		28 18
" as interest		74 33
" transfer fees		3 00
Total receipts		$5,847 54

Expenditure.

Expenses of management:

Amount paid for commission to agents	$179 50
" law costs	10 00
" investigation and adjustment of claims	18 00
" interest	15 30
" statutory assessment and license fee	17 07
" printing, stationery and advertising	56 00
" salaries, directors' and auditors' fees	378 30
" postage, telephone, telegrams and express	32 12
" travelling expenses	12 00
" other expenses	16 20
Total expenses of management	$735 09

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$1,782 56	
" losses which occurred during 1910	440 95	
		2,223 51
" rebate		103 45
Total expenditure		$3,062 05

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

Mutual	$ 1,864,277 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,005	$1,846,590 00
Policies new and renewed during 1910	359	705,562 00
Gross number and amount in force during 1910	1,364	$2,552,152 00
Less expired and cancelled in 1910	384	687,875 00
Net risks in force 31st December, 1910	980	$1,864,277 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$55,928 31
Amount of all premium notes, after deducting all payments thereon and assessments levied	48,901 25
Amount of premium notes received during the year 1910	21,166 86
Payments on premium notes of 1910, including all sums credited on said premium notes	
Cash paid up to 31st December, 1910	920 88

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

John C. Fletcher ..... Melbourne, Ont.
Wm. H. Watterworth ..... Woodgreen, Ont.
Malcolm Galbraith ..... Ekfrid, Ont.
John E. Hull ..... Glencoe, Ont.
R. S. Munson ..... Glencoe, Ont.
Daniel Dewar ..... Walkers, Ont.

Officers:

John C. Fletcher, President ..... Melbourne, Ont.
W. H. Watterworth, Vice-President ..... Woodgreen, Ont.
A. P. McDougald, Secretary-Treasurer ..... Melbourne, Ont.

Auditors:

L. L. McTaggart ..... Appin, Ont.
A. B. McDonald ..... Appin, Ont.

Unassessed premium note capital $49,130.46.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of cash on hand at head office	$ 242 28	
Amount of cash in Traders Bank, Glencoe, Ont.	10 23	
" cash in Home Bank, Melbourne, Ont.	705 79	
" cash in Merchants Bank, Alvinston, Ont.	37 70	
		$ 996 00
" unpaid of fixed payments of 1910		215 35
" prior fixed payments still unpaid (not extended)	$ 233 00	
" premium notes in force, after deducting all payments thereon and assessments levied		49,130 46
" office furniture and safe (not extended)	$50 00	
Total assets		$ 50,341 81

LIABILITIES.

Amount of adjusted losses	$ 5 00
" resisted losses	80 00
" supposed losses	15 00
" borrowed money	1,100 00
" interest	50 40
Total liabilities	$1,250 40

Receipts.

Cash balance 31st December, 1909 (not extended)	$45 88	
Cash received from fixed payments of 1910		$3,534 93
" fixed payments of prior years		136 75
" interest		2 80
" borrowed money		1,100 00
" transfer fees		3 00
Total receipts		$4,777 48

Expenditure.

Expenses of management:

Amount paid for law costs		$33 90
" salaries, directors' and auditors' fees		305 00
" investigation of claims		31 50
" interest		32 10
" printing, stationery and advertising		68 40
" postage, telephone, telegrams and express		31 40
" statutory assessment and license		16 93
" rent		5 30
" travelling expenses		17 20
" other expenses of management		4 00
Total expenses of management		$545 73

Miscellaneous payments

Amount paid for losses which occurred prior to 1910	$ 550 00	
" losses which occurred in 1910	2,043 15	
		2,593 15
" rebate		49 90
" in repayment of loans		638 58
Total expenditure		$3,827 36

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$ 1,877,400 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1097	$1,825,475 00
Policies new and renewed during 1910	406	711,285 00
Gross number and amount in force during 1910	1503	2,536,760 00
Less expired and cancelled in 1910	411	659,360 00
Net risks in force 31st December, 1910	1,092	$ 1,877,400 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$56,322 00
Amount of all premium notes, after deducting all payments thereon and assessment levied	49,130 46
Amount of premium notes received during 1910	21,338 55
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	3,534 93
Notes for fixed payments unpaid 31st December, 1910	215 35

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

W. G. Sanders .....St. Thomas, Ont.
Seth W. Zavitz .....Sparta, Ont.
S. Buck .....Adrian, Ont.
G. Westlake .....Yarmouth Centre, Ont.
W. L. Vansyckle ..... Union, Ont.
Charles E. Locke .....St. Thomas, Ont.

Officers:

W. G. Sanders, President .....Box 133, St. Thomas, Ont.
Seth W. Zavitz, Vice-President ..... Sparta, Ont.
W. H. Elliott, Secretary-Treasurer .....New Sarum, Ont.

Auditor:

A. E. Buck ..... St. Thomas, Ont.
L. R. Cloes ....New Sarum, Ont.

Unassessed premium note capital, $50,026.73.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Actual cash on hand at head office	$13 55	
Cash on deposit to the Company's credit but not drawn against, in Southern Loan and Savings Company, St. Thomas	1,598 45	
		$1.612 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		50,026 73
Total assets		$ 51,638 73

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909, (not extended)	$1,888 43	
Cash received at taking of application, held by agents (not extended)	$ 162 50	
" as fixed payments of 1910		$1,574 42
" for interest		70 67
" as transfer fees		14 50
Total receipts		$1,659 59

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license	$16 15
" printing, stationery and advertising	42 75
" salaries, directors' and auditors' fees	420 00
" fuel and light	6 00
" investigation and adjustment of claims	80 00
" postage, telephone, telegrams and express	20 43
" other expenses	13 55
Total expenses of management	$598 88

Miscellaneous payments:

Cash paid for losses which occurred during 1910	1,329 06
" rebates	8 08
Total expenditure	$1,936 02

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Mutual	$15,800 00	$22,910 00	$1,794,280 00	$1,832,990 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1909	921	$ 1,705,480 00
Policies new and renewed during 1910	333	644,030 00
Gross number and amount in force during 1910	1254	$2,349,510 00
Less expired and cancelled during 1910	291	516,520 00
Net risks in force 31st December, 1910	963	$1,832,990 00

Classification of Risks.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One or less than two-year risks.	Two years and over but under three-year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 233 00	$ 579 30	$ 53,722 78	$ 54,535 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	213 54	531 01	49,282 18	50,026 73
Amount of premium notes received during the year 1910	196 50	166 92	18,683 85	19,047 27
Payments on the premium notes of 1910, including all sums credited on said premium notes, viz:				
Cash paid up to 31st December, 1910	16 41	13 91	1,544 10	1,574 42

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

W. C. Sifton ..... Palmyra, Ont.
Daniel McKay ..... Selton, Ont.
Robert L. Smyth ..... Fargo. Ont.
W. J. Huffman ..... Blenheim, Ont.
Joel Wootton ..... Thamesville, Ont.
R. J. Johnston ..... Harwich, Ont.
Angus Gillanders ..... Highgate, Ont.
W. A. Walters ..... Morpeth, Ont.
James Leatherdale ..... Harwich, Ont.

Officers:

W. C. Sifton, President ..... Palmyra, Ont.
Daniel McKay, Vice-President ..... Selton, Ont.
E. D. Mitton, Secretary-Treasurer ..... Ridgetown, Ont.

Auditors:

John Freel ..... Morpeth, Ont.
Duncan McDiarmid ..... Ridgetown, Ont.

Unassessed premium note capital, $102,446 40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Township of Howard debentures	$2,201 33
Cash in Traders Bank, Ridgetown	6,188 96
Amount of unpaid fixed payments for 1910	196 30
" premium notes in force, after deducting all payments thereon and assessments levied	102,446 40
Total assets	$111,032 99

LIABILITIES.—None.

Receipts.

Cash balance 31st December, 1909, (not extended)	$4,369 15	
Cash received for fixed payments of 1910		$7,733 55
" fixed payments of prior years		209 25
" interest		134 38
" extra risks		17 30
" investments (not extended)	$808 50	
Total receipts		$8,094 48

Expenditure.

Expenses of management:

Cash paid for travelling expenses	$13 60
" fuel and light	6 00
" investigation of claims	52 50
" salaries, directors, and auditors' fees	664 30
" statutory assessment and license fee	28 96
" printing, stationery and advertising	90 75
" postage, telephone, telegrams and express	52 10
" other expenses	6 00
Total expenses of management	$914 21

Miscellaneous payments:

Cash paid for losses which occurred during 1910	5,955 45
" rebates	213 51
Total expenditure	$7,083 17

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$ 3,902,100 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2,126	$ 3,664,525 00
Policies new and renewed during 1910	796	1,508,450 00
Gross number and amount in force during 1910	2922	$ 5,172,975 00
Less expired and cancelled in 1910	782	1,270,875 00
Net risks in force 31st December, 1910	2140	$ 3,902,100 00

Classification of Risks.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of premium notes held by the Company and legally liable to assessment	$117,063 00
Amount of all premium notes after deducting all payments thereon and assessments levied	102,446 40
Amount of premium notes received during the year 1910	45,253 50
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid to 31st December, 1910	2,890 25
Notes for fixed payments	119 80

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

A. W. Hitchins ..... Emerald, Ont.
Henry Filson ..... Stella, Ont.
Henry Sanders ..... Stella, Ont.
John Glen ..... Stella, Ont.
Wm. H. Preston ..... Stella, Ont.
John Richards ..... Stella, Ont.
R. A. Fowler ..... Emerald, Ont.
W. A. Hitchins ..... Emerald, Ont.

Officers:

A. W. Hitchins, President ..... Emerald, Ont.
Henry Filson, Vice-President ..... Stella, Ont.
F. P. Instant, Secretary-Treasurer ..... Stella, Ont.

Auditors:

John Filson ..... Emerald, Ont.
W. P. Tugwell ..... Stella, Ont.

Unassessed premium note capital, $7,453.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$203 40	
Cash in Bank of Montreal, Kingston	2,537 88	$2,741 28
Amount of premium notes in force, after deducting all payments thereon and assessments levied		7,453 57
Notes or due bills less than one year overdue		53 52
Notes or due bills one year or more overdue (not extended)	$6 80	
Total assets		$ 10,248 37

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1909 (not extended)	$2,335 40	
Cash received as fixed payments of 1910		$621 35
" " " due in prior years		75 68
" for interest		68 81
" workman's risk		1 80
Total receipts		$767 64

Expenditure.

Expenses of management:

Cash paid for commission to agents	$135 53
" fuel and light	6 00
" statutory assessment and license fee	6 39
" travelling expenses	1 35
" salaries, directors' fees, etc.	115 00
" printing, stationery and advertising	6 00
" postage, telephone, telegrams and express	5 40
Total expenses of management	$275 67

Miscellaneous payments:

Cash paid for losses which occurred during 1910	79 55
" rebates	6 54
Total expenditure	$361 76

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	One year.	Three years.	Total.
Mutual	$ 800 00	$ 233,500 00	$234,300 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	164	$212,780 00
Policies new and renewed during 1910	64	84,825 00
Gross number and amount in force during 1910	228	$297,605 00
Less expired and cancelled in 1910	53	63,305 00
Net risks in force 31st December, 1910	175	$234,300 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	One year.	Three years.	Total
Amount of face of all premium notes held by Company and legally liable to assessment	$16 00	$9,309 10	$9,325 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	12 80	7,440 77	7,453 57
Amount of premium notes received during the year 1910	16 00	3,334 10	3,350 10
Payments on the premium notes of 1910 including all sums credited on said premium notes, viz.:			
(*a*) Cash paid up to 31st December, 1910	3 20	618 15	621 35
(*b*) Notes for fixed payments or assessments unpaid 31st December, 1910		53 52	53 52

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Robert Richardson	Walkerton, Ont.
T. H. O'Neill	Hanover, Ont.
Louis Schilling	Elmwood, Ont.
M. R. Howey	Strathavon, Ont.
Henry Batterman	Williamsford, Ont.
Fred Frook	Maple Hill, Ont.
Henry McNally*	Owen Sound, Ont.
Adam Seegmiller	Walkerton, Ont.
Wm. Glauser	Hanover, Ont.
R. E. English	Glascott, Ont.
James Hunter	Walkerton, Ont.
J. Ford	Neustadt, Ont.
Archibald McCuaig	Topcliff, Ont.
Conrad Hill	Mildmay, Ont.
Robert Grierson	Aberdeen, Ont.

Officers:

Robert Richardson, President	Walkerton, Ont.
T. H. O'Neill, Vice-President	Hanover, Ont.
H. H. Miller, Secretary-Treasurer	Hanover, Ont.

Auditors.

T. H. Wilson	Walkerton, Ont.
Duncan McLean	Aberdeen, Ont.

Unassessed premium note capital, $58,798.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of cash in Merchants Bank, Hanover, Ont.		$2,176 47
" unpaid assessments		2,035 25
" premium notes in force, after deducting all payments thereon and assessments levied		58,798 41
Total assets		$63,010 13

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$3,138 78	
Cash received for assessments		$10,578 40
" interest		96 64
" refund on loss		35 00
Total receipts		$10,710 04

*Deceased.

EXPENDITURE.

Expenses of management:

Amount paid for commission	$1,061 70
" law costs	4 55
" interest	62 50
" investigation and adjustment of claims	19 50
" salaries, directors' and auditors' fees	565 10
" statutory assessment, license fee	26 44
" postage, telephone, telegrams, express and stationery	145 00
" printing and advertising	86 75
Total expenses of management	$1,971 54

Miscellaneous payments:

Cash paid for losses which occurred during 1910	9,661 51
" other purposes	39 30
Total expenditure	$11,672 35

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	One year.	Two years.	Three years.	Total.
Mutual	$138,021 00	$170,150 00	$3,188,635 00	$3,796,806 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2,698	$3,279,468 00
Policies new and renewed during 1910	909	1,162,655 00
Gross number and amount in force during 1910	3,607	$4,442,123 00
Less expired and cancelled in 1910	792	945,317 00
Net risks in force at 31st December, 1910	2,815	$3,496,806 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 835 15	$ 980 40	$95,601 35	$97,416 90
Amount of premium notes after deducting all payments thereon and assessments levied	.....	.....	.....	58,798 41
Amount of premium notes received during the year 1910	.....	.....	.....	42,771 10

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

J. W. Wallace .....Townsend Centre, Ont.
W. P. Skerrow .....Bloomsburg, Ont.
Jacob Goble .....Villanova, Ont.
J. R. Wilson .....Waterford, Ont.
Oscar McMichael .....Waterford, Ont.
Oscar L. Haviland .....Wilsonville, Ont.
Bert. Kellum .....Tyrrell, Ont.
Elijah Hellyer .....Townsend Centre, Ont.
W. H. Overholt .....Bealton, Ont.

Officers:

J. W. Wallace, President .....Townsend Centre, Ont.
W. P. Skerrow, Vice-President .....Bloomsburg, Ont.
James Ross, Secretary-Treasurer .....Waterford, Ont.

Auditors:

F. W. Cline .....Boston, Ont.
R. C. McMichael .....Waterford, Ont.

Unassessed premium note capital, $46,222.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand, head office	$ 21 10	
Cash in Bank of Montreal, Waterford	599 25	
		$ 620 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied		46,222 70
Amount of cash in agents' hands		85 28
Amount of fixed payments of 1910 unpaid		59 84
Total assets		$46,988 17

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$4,185 32	
Cash received at taking of applications		$ 329 00
" as fixed payments of 1910		3,736 04
" as fixed payments due in prior years		4 23
" as interest		116 71
Total receipts		$4,185 98

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	$329 00
" statutory assessment and license fee	15 85
" travelling expenses, Mutual Underwriters' meeting...	11 00
" investigation of claims	31 00
" printing, stationery and advertising	51 00
" salaries, directors' and auditors' fees	399 55
" postage, telephone, telegrams and express	39 87
" premium on guarantee bond, etc.	13 00
Expenses of management	$890 27

Miscellaneous payments:

Amount paid for losses which occurred during 1910	6,771 77
" rebate	78 81
Total expenditure	$7,740 85

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$1,751,085 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	885	$1,661,105 00
Policies new and renewed during 1910	329	609,865 00
Gross number and amount in force during 1910	1,214	$2,270,970 00
Less expired and cancelled in 1910	308	519,885 00
Net risks in force 31st December, 1910	906	$1,751,085 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$53,518 07
Amount of all premium notes, after deducting all payments thereon and assessments levied	46,222 70
Amount of premium notes received during the year 1910	18,606 75
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	1,303 41

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Suhring ..... Sebringville, Ont.
John Murray ..... Avonton, Ont.
Charles Baird ..... Motherwell, Ont.
James Muir ..... Avonbank, Ont.
James Rae ..... St. Paul's, Ont.
Peter Foley ..... Rostock, Ont.

Officers:

Wm. Suhring, President ..... Sebringville, Ont.
John Murray, Vice-President ..... Avonton, Ont.
Peter Smith, Secretary-Treasurer ..... Stratford, Ont.

Auditors:

D. K. Erb ..... Sebringville, Ont.
Geo. Armstrong ..... Avonton, Ont.

Unassessed premium note capital, $71,284.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Actual cash on hand at head office	$ 03	
Cash in Sterling Bank, Sebringville	2,532 95	
		$2,532 98
Amount unpaid of assessment of 1910		666 06
Amount of premium notes in force, after deducting all payments thereon and assessments levied		71,284 76
Total assets		$74,483 80

LIABILITIES.

Amount of supposed loss	$30 00
Total liabilities	$30 00

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$2,775 80	
Cash received for assessments levied in 1910		$1,950 39
" assessments levied in prior years		83 64
" interest		57 01
" conscience money		200 00
Total receipts		$2,291 04

Expenditure.

Expenses of management:

Amount paid for rent	$ 4 50
" statutory assessment and license	20 73
" travelling expenses	20 00
" salaries, directors' and auditors' fees	277 45
" printing, stationery and advertising	40 15
" postage, telephone, telegrams and express	27 76
" investigation of claims	35 28
" other expenses	6 00
Total expenses of management	$431 92

Miscellaneous payments:

Amount paid for losses incurred in 1910	2,101 94
Total expenditure	$2,533 86

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$2,537,846 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	928	$2,414,519 00
Policies new and renewed during 1910	374	990,180 00
Gross number and amount in force during 1910	1,302	$3,404,699 00
Less expired and cancelled in 1910	343	866,853 00
Net risks in force 31st December, 1910	959	$2,537,846 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$76,135 38
Amount of all premium notes on policies in force 31st December, 1910, after deducting all payments thereon and assessments levied	71,284 76
Amount of premium notes received during the year 1910	29,705 40
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	1,950 39
Notes for fixed payments unpaid at 31st December, 1910	666 06

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Louis E. Parnall .....Burford, Ont.
John F. Master .....New Dundee, Ont.
Theron Buchanan, Sr. .....Galt, Ont.
Geo. R. Barrie .....Galt, Ont.
S. G. Kitchen .....St. George, Ont.
James L. Robertson .....Freelton, Ont.
Jno. Allan .....Sheffield, Ont.
J. S. Clemens .....Hespeler, Ont.
Joseph Betzner .....Copetown, Ont.

Officers:

J. F. Master, President .....New Dundee, Ont.
Joseph Betzner, Vice-President.....Copetown, Ont.
Wm. Fleming, Secretary-Treasurer.. .....Galt, Ont.

Auditors:

Wm. Cowan .....Galt, Ont.
J. Taylor, Jr. .....Galt, Ont.

Unassessed premium note capital, $211,712.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of mortgages		$6,700 00
Cash on hand, at head office	$ 8 69	
Cash in Bank of Commerce, Galt (savings account)	2,502 97	
" " " (current account)	15 04	
		2,526 70
Amount unpaid of assessments levied during 1910		362 72
" unpaid of prior years (not extended)	$10 26	
" of premium notes in force, after deducting all payments thereon and assessments levied		211,712 34
" office furniture and safe (not extended)	$250 00	
" renewal fees		16 00
Total assets		$221,317 76

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$2,973 56	
Cash received for application fees		$ 597 00
" assessments levied in 1910		8,574 08
" assessments levied in years prior to 1910		406 24
" interest		382 95
" lapsed and cancelled policies		49 13
" renewal fees of 1907 and 1909		17 00
" borrowed money		2,300 00
Total receipts		$12,326 40

Expenditure.

Expenses of management:

Amount paid for law costs	$ 642 30
" statutory assessment and license fee	38 40
" printing, stationery and advertising	147 75
" rent	77 50
" taxes (municipal and Government)	12 22
" salaries, directors' and auditors' fees	1,632 35
" postage, telephone, telegrams and express	110 25
" investigation and adjustment of claims	58 90
" interest	34 82
" travelling expenses, meeting Underwriters' Association	13 60
" fuel and light	4 85
" expenses board meeting	64 35
" expenses committee meeting	4 50
" collecting assessments	20 00
" Mutual Underwriters' fee	7 00
" other expenses of management	6 37
Total expenses of management	$2,875 16

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$ 866 90	
" " " during 1910	6,731 20	
		7,598 10
Cash paid in repayment borrowed money		2,300 00
Total expenditure		$12,773 26

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$5,311,860 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2,101	$5,109,445 00
Policies new and renewed during 1910	616	1,559,040 00
Gross number and amount in force during 1910	2,717	$6,668,485 00
Less expired and cancelled in 1910	574	1,356,625 00
Net risks in force 31st December, 1910	2,143	$5,311,860 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$230,549 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	211,712 34
Amount of premium notes received during the year 1910	67,665 00
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	1,485 92

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Richard Weir .....Galt, Ont.
Stephen Marshall .....Ayr, Ont.
Robert McCrow .....Princeton, Ont.
John Shiel .....Galt, Ont.
John Folsetter .....Paris Station, Ont.
George D. Black .....Ayr, Ont.

Officers:

Richard Weir, President .....Galt, Ont.
Stephen Marshall, Vice-President .....Ayr, Ont.
Joseph Wrigley, Secretary-Treasurer .....Ayr, Ont.

Auditors:

Wm. Bickell .....Ayr, Ont.
Thomas Mitchell .....Ayr, Ont.

Unassessed premium note capital, $139,543.27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Bank of Commerce, Ayr	$ 6,851 15
Amount unpaid of assessments of 1910	53 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied	139,543 27
Total assets	$146,447 86

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$8,441 86	
Cash received for fees		$ 458 50
" assessments of 1910		5,420 98
" assessments of prior years		27 22
" interest		210 45
Total receipts		$6,117 15

Expenditure.

Expenses of management:

Amount paid for travelling expenses	$10 00
" statutory assessment and license	25 85
" taxes	3 20
" rent	2 00
" salaries, directors' and auditors' fees	876 20
" printing, stationery and advertising	128 55
" postage, telephone, telegrams and express	50 35
" fee Underwriters' Association	5 00
Total expenses of management	$1,101 15

Miscellaneous payments:

Amount paid for losses which occurred during 1910	6,606 41
Total expenditure	$7,707 56

Currency of Risks.

Amount covered by policies in force 31st December, 1910.

	Four years.
Mutual	$3,434,750 00

Movement in Risks.

	Number.	Amount
Policies in force 31st December, 1909	1,113	$3,190,005 00
Policies taken during 1910	515	1,554,295 00
Gross number and amount in force during 1910	1,628	$4,744,300 00
Less expired and cancelled in 1910	434	1,309,550 00
Net risks in force 31st December, 1910	1,194	$3,434,750 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$148,276 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	139,543 27
Amount of premium notes received during the year 1910	66,986 50
Payments on premium notes of 1910, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1910	5,420 98
Notes for fixed payments or assessments unpaid at 31st December, 1910	53 14

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. R. Fisk ..... New Germany, Ont.
Frederick Schaefer ..... Breslau, Ont.
William J. Mulloy ..... Yatton, Ont.
John Burnett ..... Winterbourn, Ont.
J. J. Laidlaw ..... Guelph, Ont.
I. B. Ditner ..... St. Agatha, Ont.
L. K. Weber ..... Hawksville, Ont.
Chas. Welhelm ..... New Germany, Ont.

Officers:

Wm. R. Fisk, President ..... New Germany, Ont.
Frederick Schaefer, Vice-President ..... Breslau, Ont.
Anton Frank, Secretary-Treasurer ..... New Germany, Ont.

Auditors:

Mark May ..... New Germany, Ont.
Gregory Kloepfer ..... New Germany, Ont.

Unassessed premium note capital, $44,350.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$26 28	
Amount of cash in Traders Bank, Guelph, Ont.	3,878 03	
Amount of cash in Bank of Commerce, Guelph, Ont.	336 20	
		$4,240 51
Amount unpaid of assessments levied in 1910		190 89
Amount unpaid of assessments levied prior to 1910 (not extended, $43.00.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		44,350 65
Total assets		$48,782 05

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1909 (not extended)	$3,284.20	
Cash received for assessments levied in 1910		$1,213 34
Cash received for assessments levied in years prior to 1910		125 50
Cash received for interest		95 85
Total receipts		$1,434 69

Expenditure.

Expenses of management:

Amount paid for agents' commission	$135 50
" investigation of claims	3 00
" statutory assessments and license fees	10 90
" printing, stationery and advertising	41 25
" salaries, directors' and auditors' fees	223 00
" postage, telephone, telegrams and express	19 85
" other expenses	19 00
Total expenses of management	$452 50

Miscellaneous payments:

Cash paid for losses which occurred in 1910	25 88
Total expenditure	$ 478 38

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$931,032 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	602	$902,900 00
Policies new and renewed during 1910	139	231,440 00
Gross number and amount in force during 1910	741	$1,134,340 00
Less expired and cancelled in 1910	129	203,308 00
Net risks in force 31st December, 1910	612	$931,032 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 49,275 15
Amount of premium notes, after deducting all payments thereon and assessments levied	44,350 65
Amount of premium notes received during the year 1910	11,924 25

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1911.

Dircctors:

Robert Baird .....Chesterfield, Ont.
Thos. E. West .....Woodstock, Ont.
Charles D. Brown .....Haysville, Ont.
John Walton .....Woodstock, Ont.
Robert Smith .....Hickson, Ont.
W. A. Beattie .....Plattsville, Ont.
John Schlemmer .....Ratho, Ont.
R. J. Thomas ..... Plattsville.
Benjamin Bickell .... Walmer, Ont.

Officers:

Robert Baird, President .....Chesterfield, Ont.
Thomas E. West, Vice-President .....Woodstock, Ont.
W. G. Henderson, Secretary-Treasurer .....Bright, Ont.

Auditors:

Edgar Staples .....Bright, Ont.
W. R. Henderson .....Chesterfield, Ont.

Unassessed premium note capital, $78,338.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Actual cash on hand at head office	$68 54	
Cash on deposit in Standard Bank, Bright, Ont.	5,188 21	
		$5,256 75
Amount unpaid of assessments levied in 1910.....		59 15
" of assessments levied in prior years.....		16 82
" " " (not extended)	14 12	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		78,338 48
Total assets		$83,671 20

LIABILITIES. None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$3,796 22	
Cash received at taking of application held by agents (not extended)	185 50	
Cash received for assessments levied in 1910		$2,451 08
" " " years prior to 1910		240 92
" interest		106 90
" fees		6 50
Total receipts		$2,805 40

Expenditure.

Expenses of management:

Cash paid to Agents in fees (not extended)	$185.50.	
Amount paid for printing, stationery and advertising		$108 50
" law costs		200 00
" postage, telephones, telegrams and express		29 30
" salaries, directors' and auditors' fees		305 85
" rent of rooms and cost of directors' meetings		22 65
" statutory assessment and license fee		16 41
" travelling expenses		10 00
" one-half premium Treasurer's bond		6 00
" other expenses		5 25
Total expenses of management		$703 96

Miscellaneous payments:

Cash paid for losses which occurred during 1910	640 91
Total expenditure	$1,344 87

Currency of Risks.

Amount covered by Policies in force, 31st December, 1910.

	Four years.
Mutual	$1,799,768 00

Movement in Risks.

Mutual System	Number.	Amount.
Policies in force 31st December, 1909	632	$1,745,802 00
Policies new and renewed during 1910	192	582,010 00
Gross number and amount in force during 1910	824	2,327,812 00
Less expired and cancelled in 1910	184	528,044 00
Net risks in force 31st December, 1910	640	$1,799,768 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$84,519 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	78,338 48
Amount of premium notes received during the year 1910	27,387 75
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	630 67

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Alexander Stuart .....St. Helen's, Ont.
John H. Kaake .....Kincardine, Ont.
John Griffin .....Kintail, Ont.
Alexander Nicholson .....Lucknow, Ont.
James Girvin .....Nile, Ont.
Wm. P. Reed .....Lanes, Ont.
Matthew Lockhart .....Auburn, Ont.
John Cox .....Porter's Hill, Ont
Robert McIlwain .....Nile, Ont.

Officers:

Alexander Stuart, President. .....St. Helen's, Ont.
John H. Kaake, Vice-President .....Kincardine, Ont.
Thomas G. Allan, Secretary .....Dungannon, Ont.
Thomas Stothers, Treasurer .....Dungannon, Ont.

Auditors:

John Wilson .....Auburn, Ont.
W. A. Wilson .....Lucknow, Ont.

Unassessed premium note capital, $158,353.38.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Actual cash on hand at Head Office	$122 77	
" in Sterling Bank, Dungannon	9,021 72	
		$9,144 49
Amount unpaid of fixed payments of 1910		368 70
" fixed payments of prior years (not extended)	$491 65	
Amount of premium notes in force after deducting all payments thereon and assessments levied		158,353 38
Total assets		$167,866 57

LIABILITIES.

Amount of losses, supposed	$1,256 00
Total liabilities	$1,256 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$10,034 51	
Cash received for fixed payments of 1910		$9,047 71
" fixed payments due in prior years		478 23
" for interest		278 54
" special assessment, cancelled policies		1 10
" other sources		12 60
Total receipts		$9,818 18

Expenditure.

Expenses of management:

Amount paid for commission	$430 50
" law costs	11 00
" rent	12 50
" statutory assessment and license	35 06
" printing, stationery and advertising	62 20
" salaries, directors' and auditors' fees	894 25
" postage, telephone, telegrams and express	103 04
" travelling expenses	144 90
" investigation of claims	84 00
" other expenses	5 28
Total expenses of management	$1,782 73

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$627 50	
" losses which occurred during 1910	8,104 60	
		8,732 10
" rebate		193 37
Total expenditure		$10,708 20

Currency of Risks.

	Four years.
Mutual	$4,588,797 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2,845	$4,597,997 00
Policies new and renewed during 1910	891	1,476,225 00
Gross number and amount in force during 1910	3,736	$6,074,222 00
Less expired and cancelled in 1910	1,030	1,485,425 00
Net risks in force 31st December, 1910	2,706	$4,588,797 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four years risk.
Amount of face of all premium notes held by Company and legally liable to assessment	$183,551 88
Amount of all premium notes after deducting all payments thereon and assessments levied	158,353 38
Amount of premium notes received during the year 1910	59,049 00
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	2,952 45

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Jno. H. Campbell ..... Crosshill, Ont.
J. W. Hartlieb ..... Bamberg, Ont.
Geo. F. Lackner ..... Hawkesville, Ont.
Val. Z. Wagner ..... Wellesley, Ont.
L. Bowman ..... Conestoga, Ont.
J. S. Hallman ..... Petersburg, Ont.
Joseph B. Hagey ..... Preston, Ont.
Josiah Stauffer ..... Waterloo, Ont.
J. C. Hallman ..... New Dundee, Ont.
John Amos ..... Strasberg, Ont.
Thos. Marshall ..... Elora, Ont.
Jacob L. Umbach ..... Elmira, Ont.

Officers:

J. H. Campbell, President ..... Crosshill, Ont.
J. H. Hartlieb, Vice-President ..... Bamberg, Ont.
Josiah Stauffer, Manager and Treasurer ..... Waterloo, Ont.

Auditors:

Menno S. Snyder ..... Bloomingdale, Ont.
R. H. More ..... Hawkesville, Ont.

Unasssessed premium note capital, $399,431.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of mortgages	$14,750 00
Cash in Molsons Bank, Waterloo	2,730 18
Amount unpaid of assessments levied during 1910	989 55
" unpaid of assessments levied in prior years	46 83
" of premium notes in force, after deducting all payments thereon and assessments levied	399,431 00
Total assets	$417,947 56

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$5,480 39	
Cash received for assessments levied in 1910		$11,315 97
" assessments levied in years prior to 1910		713 31
" borrowed money		7,000 00
" interest		1,582 89
" from investments (payments on mortgages not extended)	$6,750 00	
Total receipts		$20,612 17

Expenditure.

Expenses of management:	
Amount paid for agents' commission (new applications)	$1,110 50
" rent	125 00
" investigation and adjustment of claims	72 05
" interest	135 23
" statutory assessment and license fee	54 80
" printing, stationery and advertising	66 20
" salaries, directors' and auditors' fees	1,098 90
" postage, telephone, telegrams and express	174 53
" fuel and light	10 05
" travelling expenses	20 70
" taxes	5 45
" other expenses	288 14
Expenses of management	$3,161 55
Miscellaneous payments:	
Cash paid for losses which occurred during 1910	19,950 83
" in repayment of borrowed money	7,000 00
Total expenditure	$30,112 38

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$8,217,904 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	3,324	$7,617,901 00
Policies new and renewed during 1910	1,078	2,625,464 00
Gross number and amount in force during 1910	4,402	$10,243,365 00
Less expired or cancelled in 1910	883	2,025,461 00
Net risks in force 31st December, 1910	3,519	$8,217,904 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$425,277 00
Amount of all premium notes after deducting all payments thereon and assessments levied	399,431 00
Amount of premium notes received during the year 1910	134,101 00
Payments on premium notes of 1910, including all sums credited on said premium notes:	
(*a*) Cash paid up to 31st December, 1910	11,315 97
(*b*) Notes for assessments unpaid at 31st December, 1910	989 55

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Neil P. McIntyre ..... Ailsa Craig, Ont.
Neil Chisholm ..... Parkhill, Ont.
Wm. McCallum ..... Fernhill, Ont.
Fred. Barrett ..... Parkhill, Ont.
George Brock ..... Adelaide, Ont.
Alex. F. Ross ..... Nairn, Ont.
Peter Gillies ..... Parkhill, Ont.
John Morrison ..... Parkhill, Ont.
Wm. McArthur ..... Fernhill, Ont.
John McLeish ..... Keyser, Ont.

Officers:

N. P. McIntyre, President ..... Ailsa Craig, Ont.
Neil Chisholm, Vice-President ..... Parkhill, Ont.
George Cowie, Secretary-Treasurer ..... Sable, Ont.

Auditors:

Colin Fraser ..... Nairn, Ont.
Dougald Campbell ..... Fernhill, Ont.

Unassessed premium note capital, $18,306 77.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand in head office	$77 75	
" Standard Bank at Parkhill	831 75	
		$909 50
Amount unpaid of fixed payments in 1910		218 06
Amount unpaid of prior years (not extended)	$48 84	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 18,306 77	
Less residue given for re-insurance	36 00	18,270 77
Total assets		$ 19,398 33

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909, (not extended), $1,103.23.

Cash received as fixed payments of 1910	$1,611 26
" fixed payments of prior years	92 75
" interest during 1910	30 73
Total receipts	$1,734 74

Expenditure.

Expenses of management:

Amount paid for commission	$89 00
" statutory assessment and license	9 57
" rent	5 00
" law costs	50
" investigation and adjustment of claims	10 00
" printing, stationery and advertising	45 50
" salaries, directors' and auditors' fees	166 00
" postage, telephone, telegrams and express	12 90
Expenses of management	$338 47

Miscellaneous payments:

Cash paid for losses which occurred during 1910	1,563 55
" re-insurance	12 00
" rebate	14 45
Total expenditure	$1,928 47

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$724,436 00
Re-insurance Mutual System	1,600 00
Net risks	$722,836 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	486	$699,226 00
Policies new and renewed during 1910	180	280,718 00
Gross number and amount in force during 1910	666	979,944 00
Less expired and cancelled in 1910	182	255,508 00
Net risks in force 31st December, 1910	484	$724,436 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 21,733 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	18,306 77
Amount of premium notes received during the year	8,421 54
Payment on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	638 83
Notes for fixed payments or assessments unpaid 31st Dec., 1910	59 71
Amount of premium notes given by Company for re-insurance	48 00
Less payments made thereon	12 00
Residue of said notes for which the Company is still liable	36 00

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

J. L. Russell ..... Russeldale, Ont.
Wm. Roy ..... Bornholm, Ont.
T. Ryan ..... Dublin, Ont.
Wm. Brock ..... Winchelsea, Ont.
Robert Norris ..... Staffa, Ont.
Robert Gardiner ..... Farquhar, Ont.

Officers:

J. L. Russell, President ..... Russeldale, Ont.
Robert Gardiner, Vice-President ..... Farquhar, Ont.
John Campbell, Secretary-Treasurer ..... Farquhar, Ont.

Auditors:

John Kay ..... Farquhar, Ont.
Wm. A. Turnbull ..... Farquhar, Ont.

Unassessed premium note capital, $130,157.02.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$36 15	
Cash in Bank of Commerce, Exeter	10,028 49	
		$10,064 64
Amount unpaid of assessments levied during 1910		123 80
Amount unpaid of assessments levied in prior years (not extended)	$52 35	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		130,157 02
Total assets		$140,345 46

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$13,612 41	
Cash received for assessments levied in 1910		$6,611 05
" assessments levied before 1910		88 75
" interest		337 80
" collection fees		3 00
" gasoline engine permits		39 21
Total receipts		$7,079 81

EXPENDITURE.

Expenses of management:

Cash paid for travelling expenses	$60 95
" law costs	259 66
" investigation and adjustment of claims	92 00
" statutory assessment and license	34 23
" salaries, directors' and auditors' fees	438 00
" printing, stationery and advertising	86 14
" postage, telephone, telegrams and express	91 86
" rent	30 00
Total expenses of management	$1,092 84

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$1,800 00	
" " " during 1910	7,732 99	
		9,532 99
" rebate		1 75
Total expenditure		$ 10,627 58

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$ 4,633,375 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2208	$4,472,055 00
Policies new and renewed during 1910	699	1,446,815 00
Gross number and amount in force during 1910	2907	$5,918,870 00
Less expired or cancelled in 1910	649	1,285,495 00
Net risks in force 31st December, 1910	2258	$4,633,375 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes legally liable to assessment	$137,678 37
Amount of all premium notes, after deducting all payments thereon and assessments levied	130,157 02
Amount of premium notes received during the year 1910	42,836 38
Payments on premium notes of 1910 including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1910	6,650 26
Notes for fixed payments unpaid at 31st December, 1910.	123 80

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Martin .....Binbrook, Ont.
P. H. Almas .....Hamilton, Ont.
C. E. Horning .....Hannon, Ont.
A. Blaxill .....Abingdon, Ont.
J. M. Stewart .....Grimsby, Ont.
Joseph J. Fletcher .....Hannon, Ont.
R. H. Dewar .....Fruitland, Ont.
F. Ecker .....N. Glanford, Ont.
Wm. Hossack .....Southcote, Ont.

Officers:

Wm. Martin, President .....Binbrook, Ont.
P. H. Almas, Vice-President .....Hamilton, Ont.
J. F. Felker, Secretary-Treasurer .....Stoney Creek, Ont.

Auditors:

W. B. Switzer .....Binbrook, Ont.
A. E. Walker .....Stoney Creek, Ont

Unassessed premium note capital, $117,254.66.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of real estate	$ 400 00
Actual cash in Traders Bank, Stoney Creek,	7,773 97
Amount unpaid of assessments levied during 1910	677 71
Amount of premium notes in force after deducting all payments thereon and assessments levied	117,254 66
Total assets	$126,106 34

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended), $6,377.66.	
Cash received for assessments which were levied in 1910	$4,924 78
" assessments which were levied before 1910	424 26
" interest	172 31
" transfer fees and rent	12 50
Total receipts	$5,533 85

Expenditure.

Expenses of management:

Amount paid for law costs	$15 57
" taxes	3 28
" printing, stationery and advertising	27 75
" statutory assessment and license fee	22 99
" salaries, directors' and auditors' fees	573 75
" travelling expenses	13 00
" postage, telephone, telegrams, and express	59 50
Total expenses of management:	$715 84

Miscellaneous payments:

Cash paid for losses which occurred during 1910	3,421 70
Total expenditure	$4,137 54

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$ 2,819,783 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1600	$2,752,518 00
Policies new and renewed during 1910	547	1,008,345 00
Gross number and amount in force during 1910	2147	$3,760,863 00
Less expired and cancelled in 1910	563	941,080 00
Net risks in force at 31st December, 1910	1584	$2,819,783 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force December, 1910.

	Three year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	.....
Amount of all premium notes, deducting all payments thereon and assessments levied	117,254 66
Amount of premium notes received during the year 1910	43,923 69

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Hugh Allen .....Richwood, Ont.
U. O. Kendrick .....Cainsville, Ont.
John Collins .....Burford, Ont.
Wm. Roddick .....Brantford, Ont.
Joseph McIntyre .....Mohawk, Ont.
James Dunlop .....Boston, Ont.
Albert Barton .....Brantford, Ont.
Edward Knight .....Vanessa, Ont.
F. I. Patten, M.D. .....St. George, Ont.

Officers:

Hugh Allen, President .....Richwood., Ont
U. O. Kendrick, Vice-President .....Cainsville, Ont.
John H. Campbell, Secretary-Treasurer .....Brantford, Ont.

Auditors:

Wm. Irwin .....Brantford, Ont.
Joseph Moyle .....Paris, Ont.

Unassessed premium note capital, $130,764.23

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Canadian Bank of Commerce	$1,859 37
Amount of unpaid assessment of 1910	450 00
" assessment of prior years	110 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	130,764 23
Total assets	$133,183 60

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended), $60.03.		
Cash received for assessments levied in 1910		$10,279 68
" assessments levied prior to 1910		281 67
" borrowed money		4,500 00
" cancelled policies		136 08
" re-insurance		20 00
Total receipts		$15,217 43

Expenditure.

Expenses of management

Amount paid for commission		$1,146 97
" taxes		13 98
" investigation and adjustment of claims		106 00
" interest		123 65
" statutory assessment and license fee		37 76
" printing, stationery and advertising		16 00
" rent		65 00
" salaries, directors' and auditors' fees		1,637 60
" postage, telephones, telegrams and express		111 45
" all other		149 23
Total expenses of management		$3,407 64

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$645 00	
Cash paid for losses which occurred during 1910	4,865 45	
		5,510 45
Cash paid in repayment of loans		4,500 00
Total expenditure		$ 13,418 09

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$ 4,817,344 50

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2885	$5,011,044 00
Policies new and renewed during 1910	560	969,505 00
Gross number and amount in force during 1910	3445	$5,980,549 00
Less expired and cancelled during 1910	745	1,163,204 50
Net risks in force 31st December, 1910	2700	$4,817,344 50

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$141,643 22
Amount of all premium notes, after deducting all payments thereon and assessments levied	130,764 23
Amount of premium notes received during the year 1910	28,130 90

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Adelbert Jamieson .....Boyle, Ont.
Elijah Durham .....Smithville, Ont.
C. M. Honsburger .....Jordan Station, Ont.
A. G. Pettit .....Grimsby, Ont.
Isaac Jarvis .....Beamsville, Ont.
W. A. Griffis .....St. Catharines, Ont.

Officers:

Adelbert Jamieson, President .....Boyle, Ont.
Elijah Durham, Vice-President .....Smithville, Ont.
G. W. Tinlin, Secretary-Treasurer .....Beamsville, Ont.

Auditors:

Robert Cruikshank .....Beamsville, Ont.
J. D. Albright .....Beamsville, Ont.

Unassessed premium note capital, $49,076.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Bank of Hamilton, Beamsville	$1,522 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	49,076 16
Amount unpaid of fixed payments of 1910	95 00
Total assets	$50,693 36

LIABILITIES.

Amount of supposed or reported losses	$2,620 00
Total liabilities	$2,620 00

RECEIPTS.

Cash balance at 31st December, 1909 (not extended), $1,869 62.	
Cash received as fixed payments due in 1910	$2,534 15
" due in prior years	14 11
" interest	62 40
" fees	1 00
Total receipts	$2,611 66

Expenditure.

Expenses of management:

Cash paid for agents' fees	$26 80
" statutory assessment and license fee	13 86
" salaries, directors' and auditors' fees	343 40
" printing and stationery	27 00
" investigation of claims	3 00
" postage, telephone, telegrams and express	39 67
" other expenses	1 25
Total expenses of management	$454 98

Miscellaneous payments:

Cash paid for losses which occurred in 1910	2,491 00
" rebates	13 10
Total expenditure	$2,959 08

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$ 1,507,856 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	875	$1,355,456 00
Policies new and renewed during 1910	400	648,461 00
Gross number and amount in force during 1910	1275	2,003,917 00
Less expired and cancelled in 1910	334	496,061 00
Net risks in force 31st December, 1910	941	$1,507,856 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three years
Amount of face of all premium notes held by the Company, and legally liable to assessment	$ 53,560 66
Amount of all premium notes, after deducting all payments thereon and assessments levied	49,076 16
Amount of premum notes received during the year 1910	22,997 89
Payments on the premium notes of 1910 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	2,548 26
Notes for fixed payments unpaid at 31st December, 1910	95 00

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Snider ..... Waterloo, Ont.
James Goldie ..... Guelph, Ont.
Hon. Archibald Campbell ..... West Toronto, Ont.
J. D. Saunby ..... London, Ont.
Alex. L. Noble ..... Norval, Ont.
G. E. Goldie ..... Toronto, Ont.

Officers:

Wm. Snider, President ..... Waterloo, Ont.
James Goldie, Vice-President ..... Guelph, Ont.
Seneca Jones, Secretary-Treasurer ..... Hamilton, Ont.

Auditors:

Walter Anderson ..... Hamilton, Ont.
W. B. Anderson ..... Hamilton, Ont.

Unassessed premium note capital, $111,099.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of mortgages		$19,400 00
Bonds and debentures		146,241 01
Actual cash on hand at head office	$7 21	
Cash on deposit, to the Company's credit, not drawn against, in Traders' Bank, Hamilton	15,916 20	
		15,923 41
Amount unpaid of fixed payments of 1910		740 60
Amount unpaid prior years (not extended)	$70 90	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		111,099 25
Amount accrued interest		2,651 94
Total assets		$296,056 21

LIABILITIES.

Amount of supposed loss	$3,000 00
Total liabilities	$3,000 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$14,933 34	
Cash received as fixed payments of 1910		$36,324 95
" fixed payments due in prior years		398 60
" interest		8,589 41
" fees		8 80
" from sale of investments (not extended)	$7,135 91	
Total receipts		$45,321 76

Expenditure.

Expenses of management:		
Amount paid for law costs		$56 70
" investigation and adjustment of claims		89 50
" statutory assessment and license fee (Ontario)		13 34
" license fees, other Provinces		253 65
" printing, stationery and advertising		317 95
" salaries, directors' and auditors' fees		6,777 86
" postage, telephone, telegrams, express and exchange		205 40
" travelling expenses		909 97
" fuel and light		12 93
" taxes		23 53
" rent		250 00
" other expenses		235 55
Total expenses of management		$9,146 38
Miscellaneous payments:		
Cash paid for losses which occurred during 1910		14,606 21
" rebate		886 56
" re-insurance		115 00
" refund to policyholders		5,974 53
" for investments (not extended)	$20,738 92	
Total expenditure		$30,728 68

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	One year or less.	Three years.	Total.
Mutual	$53,000 00	$1,352,549 00	$1,405,549 00
Reinsurance.			
Mutual			5,000 00
Net risks in force 31st December, 1910			$1,400,549 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	384	$1,275,367 00
Policies new and renewed during 1910	206	682,950 00
Gross number and amount in force during 1910	590	$1,958,317 00
Less expired and cancelled in 1910	174	552,768 00
Net risks in force 31st December, 1910	416	$1,405,549 00

Classification of Risks:

Manufacturing.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	One year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$3,334 00	$173,971 00	$177,305 00
Amount of all premium notes after deducting all payments thereon and assessments levied	.....	.....	111,099 25
Amount of premium notes received during the year 1910	.....	.....	79,967 25
Payments on premium notes of 1910, including all sums credited on said premium notes:			
Cash paid to 31st December, 1909	.....	.....	15,309 75
Fixed payments unpaid 31st December, 1910	.....	.....	692 60

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

J. B. McLean .....Seaforth, Ont.
James Connolly .....Goderich, Ont.
Wm. Rinn .....Constance, Ont.
Malcolm McEwen .....Clinton, Ont.
Wm. Chesney .....Egmondville, Ont.
James Evans .....Beechwood, Ont.
John G. Grieve .....Winthrop, Ont.
John Watt .....Harlock, Ont.
John Bennewies .....Brodhagen, Ont.

Officers:

J. B. McLean, President .....Seaforth, Ont.
James Connolly, Vice-President .....Goderich, Ont.
Thomas E. Hays, Secretary-Treasurer .....Seaforth, Ont.

Auditors:

George Murdie .....Seaforth, Ont.
John Govenlock .....Seaforth, Ont.

Unassessed premium note capital, $114,164.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Canadian Bank of Commerce, Seaforth		$1,280 63
Amount unpaid of fixed payments of 1910		522 90
" unpaid of prior years (not extended)	$60 95	
" of premium notes in force, after deducting all payments thereon and assessments levied		114,164 20
" of office furniture and safe (not extended)	$200 00	
Total assets		$115,967 73

LIABILITIES.

Amount of adjusted loss	$150 00
Total liabilities	$150 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$3,710 21	
Cash received for fixed payments of 1910		$7,106 05
" fixed payments of prior years		263 95
" interest		65 83
Total receipts		$7,435 83

Expenditure.

Expenses of management:

Amount paid for postage, telephone, telegrams and express	$ 59 40
" commission	431 78
" law costs	5 00
" interest	120 00
" investigation of claims	88 40
" statutory assessment and license	28 60
" printing, stationery and advertising	117 63
" salaries, officers' and auditors' fees	645 10
" rent	10 00
Total expenses of management	$1,505 91

Miscellaneous payments:

Cash paid for losses which occurred during 1910	6,229 70
" rebate	129 80
" in repayment of loan	2 000 00
Total expenditure	$9,865 41

Currency of Risks.

Amount covered by policies in force 31st December, 1910.

	Four years.
Mutual	$3,677,610 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2,007	$3,610,625 00
Policies new and renewed during 1910	504	892,000 00
Gross number and amount in force during 1910	2,511	$4,502,625 00
Less expired and cancelled in 1910	515	825,015 00
Net risks in force 31st December, 1910	1,996	$3,677,610 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes held by Company, legally liable to assessment	$133,870 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	114,164 20
Amount of premium notes received during the year 1910	35,968 00
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Amount paid up in cash to 31st December, 1910	7,370 00
Amount of fixed payments unpaid	583 85

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST McGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Wm. L. Corbett .....Brinsey, Ont.
John D. Drummond .....Ailsa Craig, Ont
Marshal Miller .....Mooresville, Ont.
Ninian Grieve .....Moray, Ont.
Thomas H. Pearson .....Lieury, Ont.
A. E. Taylor .....McInnes.
Alexander W. Smith .....Maple Lodge, Ont.
John Potter .....Lieury, Ont.
John Niblock .....Parkhill, Ont.
John Robinson .....West McGillivray, Ont.

Officers:

William L. Corbett, President .....Brinsey, Ont.
J. D. Drummond, Vice-President .....Ailsa Craig, Ont.
W. T. Amos, Secretary-Treasurer .....Lieury, Ont.

Auditors:

George Hindmarsh .....Ailsa Craig, Ont.
David Robinson .....Ailsa Craig, Ont.

Unassessed premium note capital, $12,617.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of cash at head office	$ 13 12	
Amount of cash on deposit at Bank of Commerce, Parkhill	4,425 69	
		$4,438 81
Amount of unpaid fixed payments of 1910		41 25
" prior years (not extended)	$3 75	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$12,617 10	
Less residue of premium notes given by Company for re-insurance	41 25	
		12,575 85
Total assets		$17,055 91

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$3,917 82	
Cash received as fixed payments of 1910		$1,441 43
" fixed payments of prior years		122 25
" interest		114 02
Total receipts		$1,677 70

Expenditure.

Expenses of management:

Amount paid for commission	$ 71 50
" investigation and adjustment of claims	4 00
" statutory assessment and license fee	8 46
" salary, auditors' and directors' fees	168 00
" postage and express	5 75
" printing	74 50
" other	60
Total expenses of management	$332 81

Miscellaneous payments:

Cash paid for losses whch occurred prior to 1910	$515 90	
" losses which occurred during 1910	248 25	
		764 15
" re-insurance		3 75
" rebate		56 00
Total expenditure		$1,156 71

Currency of Risks.

Amount covered by policies in force 31st December, 1910.

	Three years.
Mutual	$560,760 00

Reinsurance.

On mutual system	$1,500 00
Net risks actually carried by Company at 31st December, 1910	$559,260 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	413	$529,930 00
Policies new and renewed during 1910	147	197,690 00
Gross number and amount in force during 1910	560	$727,620 00
Less expired and cancelled in 1910	137	166,860 00
Net risks in force 31st December, 1910	423	$560,760 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessments	$16,822 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	12,617 10
Amount of premium notes received during the year 1910	5,930 70
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	1,441 43
Notes for fixed payments unpaid	41 25

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Werner Youngblut ..... Tavistock, Ont.
Leonard Schaefer ..... Tavistock, Ont.
A. H. Goring ..... Woodstock, Ont.
Werner Mogk ..... Tavistock, Ont.
Conrad Wilkes ..... Tavistock, Ont.
Edw. Caister ..... Tavistock, Ont.
J. C. Stewart ..... Brocksden, Ont.
John Paff ..... Stratford, Ont.
J. A. Fraser ..... Shakespeare, Ont.

Officers:

Werner Youngblut, President ..... Tavistock, Ont.
Leonard Schaefer, Vice-President ..... Tavistock, Ont.
W. S. Russell, Secretary-Treasurer ..... Tavistock, Ont.

Auditors:

H. J. Mansz ..... Tavistock, Ont.
James Smith ..... Shakespeare, Ont.

Unassessed premium note capital, $172,916.89.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand, head office	$ 226 53	
Cash in Standard Bank, Tavistock	6,036 37	
		$6,262 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied		172,916 89
Amount unpaid of assessments of 1910		458 08
Amount unpaid of assessments of prior years (not extended)	$94 96	
Total assets		$179,637 87

LIABILITIES.

Amount of supposed losses	$15 50
Total liabilities	$15 50

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$8,512 94	
Cash received for assessments levied during 1910		$5,033 37
" assessments levied prior to 1910		326 65
" interest		217 35
Total receipts		$5,577 37

Expenditure.

Expenses of management:

Amount paid for law costs	$ 2 00
" collecting assessment	78 00
" salaries, directors' and auditors' fees	344 00
" statutory assessment and license fee	28 46
" printing, stationery and advertising	116 05
" postage, telephone, telegrams and express	51 37
" travelling expenses	16 00
" rent	15 00
" investigation of claims	74 00
" fee, Underwriters' Association	4 00
" other expenses	2 00
Total expenses of management	$730 88

Miscellaneous payments:

Cash paid for losses which occurred during 1910	7,096 53
Total expenditure	$7,827 41

Currency of Risks.

Amount covered by policies in force 31st December, 1910.

	Four year.
Mutual	$3,666,840 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,441	$3,588,620 00
Policies new and renewed during 1910	419	1,079,060 00
Gross number and amount in force during 1910	1,860	$4,667,680 00
Less expired and cancelled in 1910	410	1,000,840 00
Net risks in force 31st December, 1910	1,450	$3,666,840 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$183,342 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	172,916 89
Amount of premium notes received during the year 1910	53,953 00
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1910	1,233 15

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

John Best, M.P. ..... Shelburne, Ont
George Little ....Elba, Ont.
John Johnston .....Laurel, Ont.
William McGhee .....Reddickville.
Thomas Jennings .....Mansfield, Ont.
Duncan McVanel .....Shelburne, Ont.
Thomas Sime .....Grand Valley, Ont.
George Lyon .....Jessopville, Ont.
W. W. Warnock .....Marsville, Ont.
Wm. Park .....Hereward, Ont.
W. J. Jelly .....Shelburne, Ont.
James Woodland ..... Orangeville, Ont.

Officers:

John Best, M.P., President .....Shelburne, Ont.
George Little, Vice-President .....Elba, Ont.
James Brown, Secretary-Treasurer .....Melancthon, Ont.

Auditors:

W. A. Wansborough .....Bowling Green, Ont.
J. L. Williamson .....Whitfield, Ont.

Unassessed premium note capital, $127,548 84.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$122 55	
Cash in Union Bank, Shelburne, ...	3,300 74	
" Traders Bank, Grand Valley	4,338 98	
" Bank of Hamilton, Orangeville	1,822 41	
		$9,584 68
Cash in agents' hands		111 34
Amount of premium notes in force after deducting all payments thereon and assessments levied		127,548 84
Total assets		$137,244 86

Liabilities.

Amount of supposed losses	$2,000 00
Total liabilities	$2,000 00

Receipts.

Cash balance at 31st December, 1909 (not extended), $8,809 21.

Cash received as fixed payments of 1910	$8,651 54
" fixed payments of prior years	27 41
" interest	281 35
" agents' balances, 1909	233 83
Total receipts	$9,194 13

Expenditure.

Expenses of management:

Amount paid for investigation of claims	$35 75
" travelling expenses	2 00
" commission and bonus to agents	414 00
" rent	12 00
" statutory assessment and license fee	30 71
" printing, stationery and advertising	23 75
" salaries, directors' and auditors' fees	745 70
" postage, telephone, telegrams and express	85 00
" underwriters' fees, etc.	8 00
Total expenses of management	$1,356 91

Miscellaneous payments:

Amount paid for losses which occurred during 1910	6,979 29
" rebate	82 46
Total expenditure	$8,418 66

Currency of Risks.

Amount covered by policies in force 31st December, 1910.

	Three years.
Mutual	$ 4,139,650 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2240	$3,932,156 00
Policies new and renewed during 1910	828	1,562,050 00
Gross number and amount in force during 1910	3068	5,494,206 00
Less expired and cancelled in 1910	782	1,354,556 00
Net risks in force 31st December, 1910	2286	$4,139,650 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$144,455 90
Amount of all premium notes after deducting all payments thereon and assessments levied	127,548 84
Amount of premium notes reecived during the year 1910	54,296 55
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	3,147 54

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Alex. Findlay .....Echo Bay, Ont.
Chas. Young .....Richard's Landing, Ont.
W. J. Bryan .....Rydal Bank, Ont.
A. Vincer .....Mindemoya, Ont.
Geo. W. Cook .....Fernlee, Ont.
Jno. Tait .....Iron Bridge, Ont.
Wm. A. Beattie .....Manitowaning, Ont.
W. H. Whalen .....Walford, Ont.
James Nott .....McLennan, Ont.
Henry Feltham .....Thessalon, Ont.
T. J. Foster .....Sault Ste. Marie, Ont.
Geo. W. Emory .....Gore Bay, Ont.

Officers:

Alex. Findlay, President .....Echo Bay, Ont.
Chas. Young, Vice-President .....Richard's Landing, Ont.
Lt.-Col. T. H. Elliott, Secretary-Treasurer .....Sault Ste. Marie, Ont.

Auditors:

T. H. Elliott .....Sault Ste. Marie, Ont.
C. V. Campbell .....Sault Ste. Marie, Ont.

Unassessed premium note capital, $23,921.59.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont		$ 241 68
Amount of fixed payments due in 1910		705 00
Amount unpaid of fixed payments due in prior years (not extended)	$292 10	
Amount of premium notes in force after deducting all payments thereon and assessments levied		23,921 59
Total assets		$24,868 27

LIABILITES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$4,072 33	
Cash received by Company as membership fees		$314 50
" as fixed payments due in 1910		2,789 60
" as fixed payments due in prior years		212 00
" interest		103 29
" transfer fees		12 00
" refund premium on bonds		4 26
Total receipts		$3,435 65

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	$454 00
" investigation of claims	49 40
" interest on overdraft	25
" exchange	7 09
" premium on bonds	10 00
" balance due former Secretary	12 68
" taxes	10 55
" salaries, directors' and auditors fees	447 15
" statutory assessment and license fee	12 57
" travelling expenses	114 25
" printing, stationery and advertising	51 45
" postage, telephone, telegrams and express	43 15
" rent of hall for meeting	2 00
" other expenses	6 00
Total expenses of management	$1,220 54

Miscellaneous payments:

Cash paid for losses which occurred in 1910	6,002 95
" rebate	42 81
Total expenditure	$7,266 30

CURRENCY OF RISKS.

	Two years.	Three years.	Total.
Amount covered by Policies in force 31st December, 1910	$ 800 00	$ 1,199,577 00	$ 1,200,317 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1359	$1,157,397 00
Policies new and renewed during 1910	419	349,725 00
Gross number and amount in force during 1910	1778	1,507,122 00
Less expired and cancelled in 1910	384	306,805 00
Net risks in force 31st December, 1910	1394	$ 1,200,317 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$16 00	$34,657 24	$34,673 24
Amount of all premium notes after deducting all payments thereon and assessments levied	10 65	23,910 94	23,921 59
Amount of premium notes received during the year 1910	16 00	10,467 75	10,483 75
Payments on premium notes of 1910, including all sums credited on said premium notes: Cash paid up to 31st December, 1910	5 35	2,784 25	2,789 60
Notes for fixed payments unpaid 31st December, 1910		705 00	705 00

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Whitfield Teasdale .....Cayuga, Ont.
E. R. Asher .....Caistorville, Ont.
Thomas Howden .....Conboyville, Ont.
Robert Johnston .....Empire, Ont.
James G. Lindsay .....Caledonia, Ont.
Jno. Bell .....Glanford Station, Ont.

Officers:

Whitfield Teasdale, President .....Cayuga, Ont.
E. R. Asher, Vice-President .....Caistorville, Ont.
Isaac Hanson, Secretary-Treasurer .....Blackheath, Ont.

Auditors:

John Thompson .....York, Ont.
Thomas Peart ..... York, Ont.

Unassessed premium note capital, $54,650.77.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand, head office	$8 65	
Cash in Standard Bank, Caledonia	3,760 00	$3,768 65
Amount unpaid of assessments which were levied during 1910		101 46
Amount of premium notes in force, after deducting all payments thereon and assessments levied		54,650 77
Office furniture and safe (not extended)	$115 00	
Total assets		$58,520 88

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$1,301 28	
Cash received at taking of application:		
Held by agents as fees (not extended)	$411 00	
Cash received for assessments levied in 1910		$5,784 81
" interest		35 60
" transfer fees		3 50
Total receipts		$5,823 91

Expenditure.

Expenses of management:

Amount paid for travelling expenses	$ 4 75
" statutory assessment and license	17 07
" rent	17 00
" printing, stationery and advertising	36 25
" salaries, directors' and auditors' fees	425 80
" postage, telephone, telegrams and express	39 93
" other expenses	4 00
Total expenses of management	$ 544 80

Miscellaneous payments:

Amount paid for losses which occurred during 1910	2,811 74
Total expenditure	$3,356 54

Currency of Risks.

Amount covered by policies in force 31st December, 1910.

	Three years.
Mutual	$2,010,780 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1035	$ 1,876,500 00
Policies new and renewed during 1910	411	771,515 00
Gross number and amount in force during 1910	1446	2,648,015 00
Less expired and cancelled in 1910	369	637,235 00
Net risks in force 31st December, 1910	1077	$2,010,780 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 61,157 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	54,650 77
Amount of premium notes received during the year 1910.	23,368 25
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	1,485 63

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE, ONT.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Alex M. Mason .....Wabash, Ont.
H. J. French .....Dresden, Ont.
W. J. Mitton .....Thamesville, Ont.
A. Montieth .....Thamesville, Ont.
H. J. Vance .....Thamesville, Ont.
James Cruickshanks .....Thamesville, Ont.
J. B. Clapp .....Turnerville, Ont.
Frank Shaw .....Tupperville, Ont.
Peter Ennett .....Turnerville, Ont.

Officers:

Alex. M. Mason, President .....Wabash, Ont.
H. J. French, Vice-President .....Dresden, Ont.
G. A. Fraser, Secretary-Treasurer ..... Thamesville, Ont.

Auditors:

W. J. Cryderman .....Thamesville, Ont.
J. C. Harris .....Florence, Ont.

Unassessed premium note capital, $5,050.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Merchants Bank, Thamesville, Ont.	$88 30
Amount of unpaid fixed payments of 1910	5 00
Amount of premium notes after deducting all payments thereon and assessments levied	5,050 48
Total assets	$5,143 78

LIABILITIES.—None.

RECEIPTS.

Cash received by company as fixed payments due in 1910	$354 02
Total receipts	$354 02

Expenditure.

Expenses of management:

Cash paid for statutory assessment and license fee	$27 50
" salaries	67 00
" printing, stationery and advertising	148 40
" postage, telephone, telegrams and express	8 68
" other expenses of management	11 00
Total expenses of management	$262 58

Miscellaneous payments:

Cash paid for rebates	3 14
Total expenditure	$265 72

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

Mutual	$180,170 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies new and renewed during 1910	110	$182,870 00
Gross number and amount in force at any time during 1910	110	182,870 00
Deduct expired and cancelled in 1910	2	2,700 00
Net risks in force at 31st December, 1910	108	$180,170 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$5,404 10
Amount of premium notes after deducting all payments thereon and assessments levied	5,050 48
Amount of premium notes received during the year	5,485 10
Payments on premium notes of 1910 including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1910	354 02
(b) Notes for fixed payments unpaid at 31st December, 1910	5 00

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

John Steele ..... Boxall, Ont.
John G. Chapman ..... St. Thomas, Ont.
A. J. Silcox ..... Frome, Ont.
Mungo McNab ..... Lawrence Station, Ont.
Angus McLarty ..... St. Thomas, Ont.
Edgar Silcox ..... Shedden, Ont.

Officers:

John Steele, President ..... Boxall, Ont.
John G. Chapman, Vice-President ..... St. Thomas, Ont.
John H. Sells, Secretary-Treasurer ..... Shedden, Ont.

Auditors:

Colin McArthur ..... Southwold Station, Ont.
Ira G. Gilbert ..... Shedden, Ont.

Unassessed premium note capital, $59,249.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$17 31	
Cash on deposit in Sterling Bank, Shedden, Ont.	1,161 49	
		$1,178 80
Amount unpaid of assessments levied during 1910		556 00
Amount unpaid of assessments levied in prior years (not extended)	$33 40	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		59,249 35
Total assets		$60,984 15

LIABILITIES.

Amount of supposed losses	$2,200 00
Total liabilities	$2,200 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$301 79	
Cash received for assessments levied in 1910		$6,421 80
" assessments levied prior to 1910		148 40
" interest		34 01
" from debenture (not extended)	$1,000 00	
" borrowed money		2,200 00
Total receipts		$8,804 21

Expenditure.

Expenses of management:

Amount paid for agents' commission	$ 56 25
" interest	53 50
" statutory assessment and license	16 20
" printing, stationery, advertising	54 45
" salaries, directors' and auditors' fees	312 00
" postage, telephone, telegrams and express	24 35
" rent	8 00
Total expenses of management	$524 75

Miscellaneous payments:

Amount paid for losses which occurred during 1910	6,190 85
" rebate	11 60
" in repayment of loan	2,200 00
Total expenditure	$8,927 20

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$1,752,250 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	811	$1,713,450 00
Policies new and renewed during 1910	217	455,600 00
Gross number and amount in force during 1910	1,028	$2,169,050 00
Less expired and cancelled in 1910	223	416,800 00
Net risks in force 31st December, 1910	805	$1,752,250 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$70,090 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	59,249 35
Amount of premium notes received during the year 1910	18,224 00
Amount of premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	6,421 80
Notes for fixed payments or assessments unpaid 31st Dec., 1910	556 00

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

W. C. Hodgins ..... Southgate, Ont.
R. M. Hobbs ..... Birr, Ont.
Frederick Fitzgerald ..... Ballymote, Ont.
A. McLean ..... Ilderton, Ont.
T. N. Talbot ..... Ballymote, Ont.
T. Ramsay ..... Hyde Park, Ont.
C. J. Hardy ..... Devizes, Ont.
J. R. Hodgins ..... Southgate, Ont.
R. T. Shoebottom ..... Ballymote, Ont.

Officers:

W. C. Hodgins, President ..... Southgate, Ont.
R. M. Hobbs, Vice-President ..... Birr, Ont.
Edward Dann, Secretary, 565 Central Ave. ..... London, Ont.
E. M. Roberts, Treasurer ..... Ballymote, Ont.

Auditors:

James Smibert ..... Arva, Ont
J. Fraser ..... Birr, Ont.

Unassessed premium note capital, $57,221.11.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Loan Company's debenture	$10,000 00
Cash in Dominion Bank, London	2,783 68
Amount unpaid of fixed payments of 1910	237 66
Amount of premium notes in force, after deducting all payments thereon and assessments levied	57,221 11
Amount of interest due and accrued	70 10
Total assets	$70,312 55

LIABILITIES.

Amount of agents' fees due and unpaid	$39 00
Total liabilities	$39 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$5,213 16	
Cash received for fixed payments of 1910		$4,291 68
" fixed payments of prior years		94 65
" interest		397 00
Total receipts		$4,783 33

Expenditure.

Expenses of management:

Amount paid for commission to agents		$359 25
" law costs		5 75
" safe deposit box		6 50
" investigation of claims		16 09
" statutory assessments and license		19 17
" rent		5 00
" printing, stationery and advertising		62 36
" salaries, directors' and auditors' fees		421 50
" postage, telephone, telegraph and express		28 07
Total expenses of management		$923 60

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$ 119 00	
" " " during 1910	1,061 71	
		1,180 71
" rebate		108 50
" purchase of debentures (not extended),	$5,000 00	
Total expenditure		$2,212 81

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$2,264,904 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,297	$2,167,248 00
Policies new and renewed during 1910	461	785,518 00
Gross number and amount in force during 1910	1,758	$2,952,766 00
Less expired and cancelled in 1910	433	687,862 00
Net risks in force 31st December, 1910	1,325	$2,264,904 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$68,220 36
Amount of all premium notes, after deducting all payments made thereon and assessments levied	57,221 11
Amount of premium notes received during the year 1910	23,652 36
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	4,291 68
Notes for fixed payments unpaid 31st December, 1910	237 66

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

John Vester ..... Blenheim, Ont.
Christian Johnson ..... Kingsville, Ont.
Nelson H. Shepley ..... Port Alma, Ont.
Thomas Liddle ..... Wheatley, Ont.
Byron Robinson ..... Wheatley, Ont.
Christopher Coulter ..... Wheatley, Ont.
D. Fletcher ..... Fletcher, Ont.
D. H. Brown ..... Port Alma, Ont.
Thomas C. Renwick ..... Romney, Ont.
Samuel Burk ..... Blenheim, Ont.
Charles T. Sellars ..... Malden Centre, Ont.
Levi B. Marshall ..... Merlin, Ont.

Officers:

John Vester, President ..... Blenheim, Ont.
Christian Johnson, Vice-President ..... Kingsville, Ont.
Thomas C. Renwick, Secretary-Treasurer ..... Romney, Ont.

Auditors:

Thomas Robinson ..... Coatsworth, Ont.
Charles H. Renwick ..... Romney, Ont.

Unassessed premium note capital, $44,251.47.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand	$ 53 65	
Cash in Merchants Bank, Wheatley	5,050 16	
		$5,103 81
Amount unpaid of fixed payments of 1910		286 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied		44,251 47
Amount of office furniture and safe (not extended)	$140 00	
Total assets		$49,641 60

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$4,003 39	
Cash received as fixed payments of 1910		$4,200 20
" fixed payments of prior years		155 68
" interest		132 45
" carpenter's risk		2 00
Total receipts		$4,490 33

EXPENDITURE.

Expenses of management:

Cash paid for commission	$578 95
" taxes	2 30
" rent	19 00
" travelling expenses	102 55
" salaries, directors' and auditors' fees	341 00
" investigation of claims	40 60
" postage, telephone, telegrams and express	16 40
" statutory assessment and license fee	14 20
" printing, stationery and advertising	17 50
" other expenses	4 00
Total expenses of management	$1,136 50

Miscellaneous payments:

Cash paid for losses which occurred during 1910	2,101 00
" rebate	152 41
Total expenditure	$3,389 91

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	One year or less.	Two year risks.	Three year risks.	Total.
Mutual	$17,425 00	$18,775 00	$1,539,045 00	$1,575,245 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	925	$1,406,950 00
Policies new and renewed during 1910	367	658,389 00
Gross number and amount in force during 1910	1,292	$2,065,339 00
Less expired and cancelled in 1910	324	490,094 00
Net risks in force 31st December, 1910	968	$1,575,245 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One year or less.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$275 00	$385 92	$54,322 08	$54,993,00
Amount of all premium notes, after deducting all payments thereon and assessment levied	220 78	309 46	43,721 23	44,251 47
Amount of premium notes received during the year	174 80	97 95	22,501 96	22,774 71
Payments on premium notes of 1910 including all sums credited on said premium notes:				
Cash paid up 31st Dec., 1910....	32 58	19 59	4,148 03	4,200 20
Notes for fixed payments or assessments unpaid 31st December, 1910	2 40	.....	283 92	286 32

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

A. E. Haville .....Rainham, Ont.
J. Honsberger .....South Cayuga, Ont.
Henry Reicheld .....Fisherville, Ont.
Christian Ebert .....Fisherville, Ont.
Daniel Culver .....Rainham Centre, Ont.
Guy Reicheld .....Rainham, Ont.
John Featherstone .....Rainham, Ont.
Jacob Schaffer .....Kohler, Ont.
James Lyons .....Byng, Ont.
Alex. Hicks .....Port Maitland, Ont.
John Gloyd .....Selkirk, Ont.
Wm. Holland .....Upper.

Officers:

A. E. Haville, President .....Rainham, Ont.
Joshua Honsberger, Vice-President .....South Cayuga, Ont.
Edwin Hoover, Secretary-Treasurer .....Selkirk, Ont.

Auditors:

Samuel Norrington .....Rainham, Ont.
Leander F. Culver .....Rainham Centre, Ont.

Unassessed premium note capital, $61,358.29.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand	$ 73 93	
Cash in Bank of Commerce, Cayuga	36 35	
" Bank of Commerce, Dunnville	21 10	
" Bank of Hamilton, Selkirk, Ont.	1,054 87	
		$1,186 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		61,358 29
Amount of agents' balance of 1910		9 97
Amount of unpaid assessments of years prior to 1910		132 56
" " " prior years (not extended)	$224 33	
Total assets		$62,687 07

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$2,019 07	
Cash received at taking of applications:		
Held by agents for fees (not extended)	97 38	
Received at head office		$ 97 37
Cash received as fixed payments of 1910		212 29
" fixed payments of prior years		75 67
" assessments prior to 1910		26 20
" for interest		43 50
Total receipts		$455 03

EXPENDITURE.

Expenses of management:

Amount paid for agents' fees (not extended)	$97 38	
" fuel		$ 2 00
" statutory assessment and license		15 07
" printing, stationery and advertising		17 00
" salaries of directors' and auditors' fees		247 67
" travelling expenses		5 00
" postage, telegrams and express		10 00
Total expenses of management		$296 74

Miscellaneous payments:

Amount paid for losses which occurred in 1910	973 50
" rebate	17 61
Total expenditure	$1,287 85

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$1,619,232 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	826	$1,541,057 50
Policies new and renewed during 1910	145	275,810 00
Gross number and amount in force during 1910	971	$1,816,867 50
Less expired and cancelled in 1910	120	197,635 00
Net risks in force 31st December, 1910	851	$1,619,232 50

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$65,418 55
Amount of all premium notes, after deducting all payments thereon and assessments levied	61,358 29
Amount of premium notes received during the year 1910	11,129 00
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	222 26

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Jno. McPherson ..... Crinan, Ont.
Arch'd McColl ..... Aldboro, Ont.
D. R. Thomson ..... Cowal, Ont.
D. Carmichael ..... West Lorne, Ont.
John R. Gow ..... Wallacetown, Ont.
John McPhail ..... Wallacetown, Ont.

Officers:

John McPherson, President ..... Crinan, Ont.
Arch'd McColl, Vice-President ..... Aldboro, Ont.
W. A. Galbraith, Secretary-Treasurer ..... Dutton, Ont.

Auditors:

Archibald Carmichael ..... West Lorne, Ont.
D. C. McKellar ..... Dutton, Ont.

Unassessed premium note capital, $77,712 74.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Molsons Bank, Dutton, Ont.	$51 00	
Cash in Traders Bank, Dutton, Ont.	3,819 22	
Cash in Merchants Bank, West Lorne, Ont.	977 52	
		$4,847 74
Amount unpaid of fixed payments of 1910		283 95
" fixed payments of prior years (not extended)	$76 10	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		77,712 74
Office safe (not extended), $110.00.		
Total assets		$82,844 43

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$4,168 97	
Amount of cash received for fixed payments of 1910		$4,237 39
" " fixed payments due in prior years		218 69
" " interest		113 22
Total receipts		$4,569 30

Expenditure.

Expenses of management:

Amount paid for investigation of claims		$ 21 00
" travelling expenses		10 00
" postage, telephones, telegrams, and express		33 66
" statutory assessment and license		18 40
" printing, stationery and advertising		29 75
" salaries, directors' and auditors' fees		327 00
" rent		8 25
" other expenses		50
Total expenses of management		$448 56

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$140 00	
" " during 1910	3,198 47	
		3,338 47
" rebate		103 50
Total expenditure		$3,890 53

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$2,212,840 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,247	$2,050,450 00
Policies new and renewed during 1910	426	763,515 00
Gross number and amount in force during 1910	1,673	$2,813,965 00
Less expired and cancelled in 1910	380	601,125 00
Net risks in force 31st December, 1910	1,293	$2,212,840 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$88,513 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	77,712 74
Amount of premium notes received during the year 1910	30,540 60
Payments on the premium notes of 1910, including all sums credited on said premium notes viz.:	
Cash paid up to 31st December, 1910	1,477 09
Notes for fixed payments unpaid 31st December, 1910	49 30

NORFOLK COUNTY FARMERS' MUTUAL INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

Wilson Porter .....Marburg, Ont.
George Erwin .....Tyrrell, Ont.
Alfred Roberts .....Simcoe, Ont.
R. R. Reid .....Lynedoch, Ont.
Nelson Clement .....Vanessa, Ont.
Thos. Cunningham .....Windham Centre, Ont.
J. S. Benn .....Courtland, Ont.
William A. Boyer .....Silver Hill, Ont.
N. S. Palmerton .....Walsh, Ont.
James H. Smith .....Simcoe, Ont.
William Kelly .....Glen Meyer, Ont
Eugene Hazen .....Walsingham Centre, Ont.

Officers:

Wilson Porter, President .....Marburg, Ont.
George Erwin, Vice-President .....Tyrrell, Ont.
A. A. Winter, Secretary-Treasurer .....Simcoe, Ont.

Auditors:

Andrew McKnight .....Simcoe, Ont.

Unassessed premium note capital, $54,367.96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in treasurer's hands	$111 07	
" Molsons Bank, Simcoe	902 65	
		$1,013 72
Amount of premium notes in force, after deducting all payments thereon and assessments levied		54,367 96
Amount unpaid of fixed payments of 1910		359 92
Amount unpaid of fixed payments of prior years (not extended)	$199 33	
Amount of office furniture (not extended)	132 50	
Total assets		$55,741 60

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$256 52	
Cash received as fixed payments of 1910		$4,160 31
" fixed payments of prior years		167 59
" borrowed money		247 30
" fixed payments of 1911, in advance		52 70
Total receipts		$4,627 90

Expenditure.

Expenses of management:

Amount paid investigation of claims	$ 21 70
" interest	44 00
" agents' commission	583 36
" printing, stationery and advertising	8 50
" statutory assessment and license	15 53
" salaries, directors' and auditors' fees	759 50
" taxes (municipal)	2 30
" postage, telephone, telegrams and express	28 00
" rent	50 00
Total expenses of management	$1,512 89

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$ 300 00	
" " " during 1910	1,079 61	
		1,379 61
" rebate		28 20
" in repayment of loan		950 00
Total expenditure		$3,870 70

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$2,350 00	$600 00	$100 00	$1,661,450 00	$1,664,500 00

Classification of Risks:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1255	$1,610,777 00
Policies new and renewed during 1910	262	326,825 00
Gross number and amount in force during 1910	1517	$1,937,602 00
Less expired and cancelled in 1910	247	273,102 00
Net risks in force 31st December, 1910	1270	$1,664,500 00

Classification of Risks:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment .	$20 50	$12 00	$3 00	$66,121 49	$66,156 99
Amount of all premium notes, after deducting all payments made thereon and assessments levied	.....	.....	.....	.....	54,367 96
Amount of premium notes received during the year 1910	20 50	12 00	3 00	12,954 01	12,989 51
Payment on premium notes of 1910, including all sums credited on said premium notes: Cash paid up to 31st December, 1910	.....	.....	.....	.....	888 00

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

M. E. Lyon .....Aylmer, Ont
P. H. Rickard .....Dorchester Station, Ont.
J. C. Dance .....Kingsmill, Ont.
John A. Charlton .....Springfield, Ont.
J. H. Barr .....Harrietsville, Ont.
A. E. Jackson, ...Harrietsville, Ont.

Officers:

M. E. Lyon, President .....Aylmer, Ont.
P. H. Rickard, Vice-President .....Dorchester Station, Ont.
D. D. York, Secretary-Treasurer .....Harrietsville, Ont.

Auditors:

S. E. Facey .....Harrietsville, Ont.
B. R. Barr .....Harrietsville, Ont.

Unassessed premium note capital, $111.630.87.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$322 07	
Cash deposit in Traders Bank, Ingersoll	2,665 50	
" in Traders Bank, Aylmer	9,073 89	
" in Bank of Nova Scotia, Harrietsville	10,102 69	
" in Bank of Toronto, Dorchester Station, Ont.	5,385 00	
		$27,549 15
Amount unpaid of fixed payments of 1910		629 98
Amount unpaid of prior years (not extended), $647.18.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		111,630 87
Total assets		$139,810 00

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$27,739 17	
Cash received as fixed payments of 1910		$8,345 76
" fixed payments of prior years		33 08
" as interest		829 60
Total receipts		$9,208 44

Expenditure.

Expenses of management:

Amount paid for commission to agents	$30 00
" travelling expenses	30 00
" printing, advertising, and stationery	75 25
" statutory assessment and license	32 10
" rent	2 00
" salaries, directors' and auditors' fees	642 00
" postage, telephone, telegrams and express	40 00
" dues Mutual Underwriters' Association	6 00
Total expenses of management	$857 35

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$510 00	
" losses which occurred during 1910	7,879 49	
		8,389 49
" rebates		151 62
Total expenditure		$9,398 46

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$4,282,130 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2035	$4,145,715 00
Policies new and renewed during 1910	701	1,498,455 00
Gross number and amount in force during 1910	2736	5,644,170 00
Less expired and cancelled in 1910	697	1,362,040 00
Net risks in force 31st December, 1910	2039	$4,282,130 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$128,463 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	111,630 87
Amount of premium notes received during the year 1910	44,952 65
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	2,984 29

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Paul J. Willson ..... Marshville, Ont.
C. Sherk ..... Gas Line, Ont.
Wm. Vanalstine ..... Crowland, Ont.
Robert McCredie ..... Chippawa, Ont.
Almer Garner ..... Fenwick, Ont.
Jno. B. Gallinger ..... Southend, Ont.
E. O. Disher ..... Ridgeway, Ont.
Nathan Day ..... Ridgeway, Ont.
J. J. Damude ..... Fonthill, Ont.

Officers:

Paul J. Willson, President ..... Marshville, Ont.
Charles Sherk, Vice-President ..... Gas Line, Ont.
A. H. Kilman, Secretary-Treasurer ..... Ridgeway, Ont.

Auditors:

Isaac L. Pound ..... Ridgeway, Ont.
Ward B. Disher ..... Ridgeway, Ont.

Unassessed premium note capital, $68,158.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand	283 52	
Cash in Imperial Bank, Ridgeway	8,379 63	
		$8,663 15
Amount unpaid of fixed payments of 1910		242 49
Amount of all premium notes in force after deducting all payments thereon and assessment levied		68,158 57
Total assets		$77,064 21

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$11,123 39	
Cash received as fixed payments of 1910		$5,646 56
" fixed payments of prior years		181 03
" interest		340 05
" workmen's risk		4 30
Total receipts		$6,171 94

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license	$20 83
" printing, stationery and advertising	59 93
" salaries, directors' and auditors' fees	588 15
" postage, telephone, telegrams and express	55 33
" travelling expenses	3 50
" investigation of claims	42 00
" other expenses	1 00
Total expenses of management	$770 74

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$5 00	
" " " during 1910	7,720 48	
		7,725 48
" rebates		135 96
Total expenditure		$8,632 18

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$ 2,566,879 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1620	$2,420,914 00
Policies new and renewed in 1910	634	1,011,126 00
Gross number and amount in force during 1910	2254	3,432,040 00
Less expired and cancelled in 1910	583	865,161 00
Net risks in force 31st December, 1910	1671	$2,566,879 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$78,548 41
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	68,158 57
Amount of premium notes received during the year 1910	31,009 40
Payments on the premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	2,143 55

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Sidney Stanton .....Picton, Ont
Byran E. Harrison .....Waupoos East, Ont.
Edward T. Plews .....Picton, Ont.
Geo. M. McCartney .....Rosehall, Ont.
Thos. Wellbanks .....Port Milford, Ont.
David Moran .....Crofton, Ont.
T. G. Wright .....Picton, Ont.

Officers:

Sidney Stanton, President .....Picton, Ont.
P. C. Macnee, Secretary-Treasurer .....Picton, Ont.

Auditors:

H. R. Barton .....Picton, Ont.
H. H. Huff .....Bloomfield, Ont.

Unassessed premium note capital, $37,936.82.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Bank of Montreal, Picton	$761 29	
" Metropolitan Bank, Picton	5,044 30	
		$5,805 59
Amount unpaid of fixed payments of 1910		62 13
" " of previous years (not extended) ...	$4 88	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		37,936 82
Total assets		$43,804 54

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$5,034 16	
Cash received at taking of applications held by agents (not extended)	$674 00	
Cash received for fixed payments of 1910		$3,773 18
" fixed payments due in prior years		24 50
" interest		163 82
Total receipts		$3,961 50

Expenditure.

Expenses of management:

Amount paid for commission to agents	$172 00
" investigation and adjustment of claims	22 00
" salaries, directors' and auditors' fees	609 20
" statutory assessment and license	14 33
" printing, stationery and advertising	140 82
" postage, telephones, telegrams and express	26 50
" other expenses of management	5 30
Total expenses of management	$990 15

Miscellaneous payments

Cash paid for losses which occurred during 1910	2,102 20
" rebate	97 72
Total expenditure	$3,190 07

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$1,506,200 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	912	$1,427,750 00
Policies new and renewed during 1910	337	585,925 00
Gross number and amount in force during 1910	1249	$2,013,675 00
Less expired and cancelled in 1910	335	507,475 00
Net risks in force 31st December, 1910	914	$1,506,200 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$45,354 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	37,936 82
Amount of premium notes received during the year 1910	17,564 00
Payments on the premium notes of 1910, including all sums credited on said premium notes, viz:	
(a) Cash paid up to 31st December, 1910	1,466 61

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Reid .....Teeswater, Ont.
K. McKenzie .....Teeswater, Ont.
Thos. B. Aitken .....Teeswater, Ont.
John Rutherford .....Belmore, Ont.
A. Simpson .....Teeswater, Ont.
Robert Grant, ...Teeswater, Ont.

Officers:

Wm. Reid, President .....Teeswater, Ont.
Kenneth McKenzie, Vice-President .. ..Teeswater, Ont.
D. McIntosh, Secretary-Treasurer .....Teeswater, Ont.

Auditors:

John McCrae .....Teeswater, Ont.
Alex. McKague .....Teeswater, Ont.

Unassessed premium note capital, $67,804.32.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Actual cash on hand at head office	$95 40	
Cash in Bank of Hamilton, Teeswater	485 04	
		$580 44
Amount unpaid of assessments levied during 1910		1,881 90
Amount unpaid of assessments levied during previous years (not extended)	69 03	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		67,804 32
Office furniture and safe (not extended)	100 00	
Total assets		$70,266 66

LIABILITIES.

Amount of adjusted loss	$900 00
Total liabilities	$900 00

RECEIPTS.

Cash balance at 31st December, 1909 (not extended), $3,077.81.

Cash received for assessments levied in 1910	$5,679 85
" assessments levied in years prior to 1910	735 32
" interest	74 17
" borrowed money	3,500 00
Total receipts	$9,989 64

Expenditure.

Expenses of management:

Amount paid for commission to agents	$202 00
" investigation of claims	9 25
" postage, telephone, telegrams and express	22 10
" statutory assessment and license	17 41
" salaries, directors' and auditors' fees	270 80
" printing, stationery and advertising	38 35
" rent	15 00
" interest	50 10
" caretaker	2 00
Total expenses of management	$ 627 01

Miscellaneous payments:

Cash paid for losses which occurred during 1910	8,356 09
" rebates	4 00
" in repayment of loan	3,500 00
Total expenditure	$12,487 01

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$1,916,420 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	922	$1,898,948 00
Policies new and renewed during 1910	381	797,390 00
Gross number and amount in force during 1910	1303	$2,696,338 00
Less expired and cancelled in 1910	362	779,918 00
Net risks in force 31st December, 1910	941	$1,916,420 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Polices in force 31st December, 1910.

Amount of face of all premium notes held by the Company, and legally liable to assessment	$76,656 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	67,804 32
Amount of premium notes received during the year 1910	31,895 60

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

S. S. Rothwell ..... Britton, Ont.
James Donaldson, Sr. ..... Atwood, Ont.
John S. Cowan ..... Donegal, Ont.
D. B. Grieve ..... Millbank, Ont.
A. Stevenson ..... Atwood, Ont.
S. J. Love ..... Newry, Ont.
George Cleland ..... Britton, Ont.
John McCloy ..... Milverton, Ont.
J. R. Hammond, ... Atwood, Ont.

Officers:

S. S. Rothwell, President ..... Britton, Ont.
James Donaldson, Sr., Vice-President ..... Atwood, Ont.
J. R. Hammond, Secretary-Treasurer ..... Atwood, Ont.

Auditors:

Alex. Simpson ..... Atwood, Ont.
W. H. Jolly ..... Atwood, Ont.

Unassessed premium note capital, $174,404.38.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand, head office	$ 45 90	
Cash in Bank of Hamilton, Atwood	6,174 08	
" Sterling Bank, Monkton, Ont.	2,454 55	
		$8,674 53
Amount paid of assessment levied during 1910		414 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied		174,404 38
Total assets		$183,493 89

LIABILITIES.—None.

RECEIPTS.

Cash at 31st December, 1909 (not extended)	$8,876 98	
Cash received for assessments levied during 1910		$5,138 15
" assessments levied before 1910		265 11
" interest		186 43
Total receipts		$5,589 69

Expenditure.

Expenses of management:

Amount paid for investigation of claims	$ 30 50
" postage, telephone, telegrams and express	42 35
" statutory assessment and license	29 40
" printing, stationery and advertising	51 00
" salaries, directors' and auditors' fees	367 80
" rent	12 00
" book	6 00
" sundries	50
Total expenses of management	$539 55

Miscellaneous payments:

Amount paid for losses which occurred during 1910	5,242 35
" rebates	10 24
Total expenditure	$5,792 14

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Four years.
Mutual	$3,856,305 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1431	$3,732,655 00
Policies new and renewed during 1910	397	1,051,945 00
Gross number and amount in force during 1910	1828	$4,784,600 00
Less expired and cancelled in 1910	390	928,295 00
Net risks in force, 31st December, 1910	1438	$3,856,305 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

Amount of face of all premium notes held by Company and legally liable to assessment	$192,815 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	174,404 38
Amount of premium notes received during the year 1910	52,597 25

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

James Tolton ..... Walkerton, Ont.
Wm. Rowand ..... Walkerton, Ont.
Abm. Zettel ..... Formosa, Ont.
H. W. Monk ..... Malcolm, Ont.
Vat. Fisher ..... Walkerton, Ont.
M. Bilger ..... Mildmay, Ont.

Officers:

James Tolton, President ..... Walkerton, Ont.
Wm. Rowand, Vice-President ..... Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer ..... Walkerton, Ont.

Auditors:

James A. Lamb ..... Walkerton, Ont.
M. G. Dippel ..... Walkerton, Ont.

Unassessed premium note capital, $283,714.73.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1910.

ASSETS.

Actual cash in hand at head office	$ 748 20	
Cash in Merchants' Bank of Canada, Walkerton	2,858 28	
" Canadian Bank of Commerce, Walkerton	141 72	
		$3,748 20
" agents' hands		515 00
Amount unpaid of assessments of 1910		264 69
" assessments of prior years		490 09
Amount of premium notes in force after deducting all payments thereon and assessments levied		283,714 73
Total assets		$288,732 71

LIABILITIES.

Amount of resisted losses	$32 00
Total liabilities	$32 00

Receipts.

Cash balance at 31st December, 1909 (not extended) $11,424 49.		
Cash received for fixed payments of 1910		$7,408 42
" fixed payments of prior years		318 91
" assessments of 1910		9,988 73
" prior years		321 49
" interest		257 82
" extra premiums and permits		13 27
" refunded loss		30 00
" other sources		1 50
Total receipts		$ 18,340 14

Expenditure.

Expenses of management:

Amount paid for commission		$1,150 00
" law costs		17 61
" taxes		21 00
" rent		25 00
" statutory assessment and license fee		62 99
" salaries, directors' and auditors' fees		1,648 23
" printing, stationery and advertising		108 38
" postage, telephone, telegrams and express		176 25
" investigation of claims		241 00
" fuel and light		25 00
Total expenses of management		$3,475 46

Miscellaneous payments:

Amount paid for losses which occurred prior to 1910	$2,418 10	
" losses which occurred during 1910	20,022 08	
		22,440 18
" re-insurance		4 83
" rebate		95 91
Total expenditure		$26,016 43

Currency of Risks.

Amount of Policies in force 31st December, 1910.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$50,525 00	$29,560 00	$6,791,512 00	$2,448,079 00	$9,319,676 00

Less re-insurance on Mutual System	3,600 00
Net risks actually carried by Company at 31st December, 1910	$9,316,076 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	5650	$8,870,479 00
Policies new and renewed during 1910	2178	3,643,137 00
Gross number and amount in force during 1910	7828	$12,513,616 00
Less expired and cancelled in 1910	2110	3,193,940 00
Net risks in force 31st December, 1910	5718	$9,319,676 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$1,552 00	$965 00	$234,845 00	$85,048 00	$322,410 00
Amount of all premium notes after deducting all payments thereon and assessments levied	1,359 55	841 91	208,645 60	72,867 67	283,714 73
Amount of premium notes received during 1910	1,351 55	461 31	81,944 62	16,264 10	108,011 00
Payment on premium notes of 1910, including all sums credited on said premium notes					
Cash paid up to 31st December, 1910					7,408 42
Agents' balance					515 00

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

J. M. Fischer ..... Mildmay, Ont.
E. G. Kuntz ..... Formosa, Ont.
Alex. Robertson ..... Vesta, Ont.
Thomas Ingles ..... Lakelet, Ont.
A. Lang ..... Chepstow, Ont.
Jno. F. Waechter ..... Formosa, Ont.

Officers:

J. M. Fischer, President ..... Mildmay, Ont.
E. G. Kuntz, Vice-President ..... Formosa, Ont.
B. Beingessner, Secretary ..... Formosa, Ont.

Auditors.

G. J. Cronin ..... Teeswater, Ont
John T. Rittinger ..... Formosa, Ont.

Unassessed premium note capital, $247,147.88

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of cash on hand at head office, 31st December, 1910 ..	$174 22	
Amount of deposit to Company's credit, 31st December, 1910 Merchants Bank, Mildmay	1,838 74	
Amount on deposit to Company's credit, 31st December, 1910 Canadian Bank of Commerce, Walkerton	1,401 77	
		$3,414 73
Cash in agents' hands		204 83
Amount of premium notes in force after deducting all payments thereon and assessments levied, 1910	247,147 88	
Less residue of premium notes given by the Company for re-insurance	242 52	
		246,905 36
Amount unpaid assessments of 1910		220 78
Amount unpaid of assessments of prior years		117 43
Total assets		$250,863 13

Liabilities.

Amount of adjusted loss	$210 00
Total liabilities	$210 00

Receipts.

Cash balance at 31st December, 1909 (not extended), $12,369.45.

Cash received for fixed payments of 1910	$4,126 25
" fixed payments due in prior years	229 76
" assessments levied in 1910	6,536 24
" assessments levied prior to 1910	217 20
" interest	331 74
Total receipts	$11,441 19

Expenditure.

Expenses of management:

Amount paid for commission to agents	$622 34
" law costs	2 31
" statutory assessment and license	52 44
" salaries, directors' and auditors' fees	766 45
" postage, telephone, telegrams and express	150 04
" printing, stationery and advertising	50 10
" investigation of claims	275 95
" taxes	5 40
" travelling expenses	14 00
" rent	25 00
Total expenses of management	$1,964 03

Miscellaneous payments:

Amount paid for losses which occurred prior to 1910	$622 00	
" losses which occurred in 1910	17,684 99	
		18,306 99
" re-insurance		16 32
" rebate		108 57
Total expenditure		$20,395 91

Currency of Risks.

Amount of Policies in force 31st December, 1910.

	Three years.
Mutual	$7,845,402 00

Re-insurance.

Mutual System	9,350 00
Net risks carried by Company at 31st December, 1910	$7,836,052 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	4045	$7,257,137 00
Policies new and renewed during 1910	1623	3,052,520 00
Gross number and amount in force during 1910	5668	$10,309,657 00
Less expired and cancelled in 1910	1432	2,464,255 00
Net risks in force 31st December, 1910	4236	$7,845,402 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$270,854 09
Amount of all premium notes, after deducting all payments thereon and assessments levied	247,147 88
Amount of premium notes received during the year 1910	105,202 00
Payments on premium notes of 1910, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1910	4,126 25
Notes for assessments unpaid	204 83

Re-insurance.

Amount of premium notes given by the Company for re-insurance	258 00
Less payments made thereon	15 48
Residue of premium notes for which the Company is still liable	$242 52

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Andrew Schenk .....Ayton, Ont.
Philip S. Schaus .....Clifford, Ont.
M. E. Murray .....Ayton, Ont.
Walter Ferguson .....Dromore, Ont.
W. J. McNally .....Walkerton, Ont.
Henry Maes .....Ayton, Ont.
Peter Colquhoun .....Clifford, Ont.
Balzer Wagel .....Moltke, Ont.
C. J. Dickinson .....Mildmay, Ont.
John Brown .....Allan Park, Ont.
Adam Ries .....Clifford, Ont.
John Aldcorn ..... Swinton Park, Ont.

Officers:

Andrew Schenk, President .....Ayton, Ont.
Philip S. Schaus, Vice-President .....Clifford, Ont.
R. H. Fortune, Secretary-Treasurer .....Ayton, Ont.

Auditors:

Charles Forbes .....Ayton, Ont.
James Booth .....Ayton, Ont.

Unassessed premium note capital, $111,231.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Traders Bank, Ayton, Ont.	$6,111 84
Amount unpaid of fixed payments of 1910	158 15
" fixed payments due in prior years	35 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	111,231 85
Total assets	$117,536 84

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended), $2,701.96.	
Cash received for fixed payments of 1910	$4,716 55
" fixed payments of prior years	131 05
" interest	131 68
Total receipts	$4,979 28

Expenditure.

Expenses of management:

Amount paid for law costs	$150 00
" statutory assessment and license	25 58
" commission	120 00
" salaries, directors' and auditors' fees	555 55
" travelling expenses	15 50
" rent	50 00
" printing, stationery and advertising	59 65
" postage, telephone, telegrams and express	62 02
" investigation and adjustment of claims	52 50
" other expenses	6 80
Total expenses of management	$1,097 60

Miscellaneous payments:

Amount paid for losses which occurred during 1910	439 10
" rebate	32 70
Total expenditure	$1,569 40

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual					$3,210,330 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1579	$3,148,665 00
Policies new and renewed during 1910	480	950,010 00
Gross number and amount in force during 1910	2059	4,098,675 00
Less expired and cancelled during 1910	518	888,345 00
Net risks in force 31st December, 1910	1541	$3,210,330 00

Classification of Risks.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$1,357 00	$457 00	$1,021 65	$119,068 35	$121,904 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	1,323 30	419 45	922 10	107,567 00	111,231 85
Amount of premium notes received during the year 1910	.....	....	.....	.....	38,000 40

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Henry Morgatroyd	Brouseville, Ont.
G. J. Carson	Charleville, Ont.
James Bennett	Spencerville, Ont.
Robert Montgomery	Pittston, Ont.
Thomas McIvor	Ventnor, Ont.
Joseph Boyd	Bishop's Mills, Ont.
Herbert Adams	Ventnor, Ont.
W. S. Render	Oxford Mills, Ont.
Alex. Morrison	Rockspring, Ont.
Alexander Robertson	Maynard, Ont.
John Gooden	Spencerville, Ont.
Joseph Wright	Algonquin, Ont.
Richard Connell	Roebuck, Ont.
Richard McCaslin	Irena. Ont.
Andrew Donnen	Shanly, Ont.

Officers:

Henry Morgatroyd, President	Brouseville, Ont.
G. J. Carson, Vice-President	Charleville, Ont.
James Bennett, Manager	Spencerville, Ont.
Dr. S. C. McLean, Secretary-Treasurer	Spencerville, Ont.

Auditors:

Wm. Holmes	Shanly, Ont.
Archibald Fraser	Spencerville, Ont.

Unassessed premium note capital, $187,101.14.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Loan Company's debenture		$10,000 00
Cash on hand at head office	$97 90	
Cash in Traders Bank, Prescott	10,282 26	
" Molsons Bank, Iroquois	1,642 81	
		12,022 97
Unpaid fixed payments of 1910		410 55
" of prior years (not extended), $168.30.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		187,101 14
Total assets		$209,534 66

Liabilities.

Outstanding cheques of 1910	$173 07
Total liabilities	$173 07

Receipts.

Cash balance at 31st December, 1909 (not extended)	$17,116 00	
Cash received for fixed payments of 1910		$14,279 21
" prior years		172 75
" interest		878 63
" transfer fees		17 00
" profit on debenture		75 00
Total receipts		$15,422 59

Expenditure.

Expenses of management:

Cash paid for postage, telephone, telegrams and express	$152 52
" travelling expenses	5 00
" statutory assessments and license fee	48 80
" printing, stationery, advertising	176 55
" salaries, directors' and auditors' fees	1,046 40
" rent	15 00
" investigation and adjustment of claims	138 55
" other expenses	29 48
Total expenses of management	$1,612 30

Miscellaneous payments:

Cash paid for losses which occurred during 1910	13,721 21
" rebate	182 11
" loaned on debenture (not extended), $5,000.00.	
Total expenditure	$15,515 62

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$7,158,666 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	4535	$6,699,954 00
Policies new and renewed during 1910	1767	2,703,990 00
Gross number and amount in force during 1910	6302	9,403,944 00
Deduct expired and cancelled in 1910	1570	2,245,278 00
Net risks in force 31st December, 1910	4732	$7,158,666 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$268,220 84
Amount of all premium notes, after deducting all payments thereon and assessments levied	187,101 14
Amount of premium notes received during the year 1910	81,119 70
Payments on premium notes of 1910 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	5,629 24

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

James Kirkwood .....Ospringe, Ont.
Richard Graham .....Ashgrove, Ont.
John Ramsey .....Eden Mills, Ont.
George Gastle .....Mount Nemo, Ont.
N. F. Lindsay .....Acton, Ont.
George E. Fisher .....Freeman, Ont.
Henry W. Cook .....Streetsville, Ont.
John Wilson .....Erin, Ont.
Wallace A. Lasby .....Rockwood, Ont.

Officers:

James Kirkwood, President ..... Ospringe, Ont.
Richard Graham, Vice-President ..... Ashgrove, Ont.
Colin Cameron, Secretary-Treasurer .....Rockwood, Ont.

Auditors:

Thomas Moore .....Nassagawya, Ont.
Ebenezar Beswick ..... Ballinafad, Ont.

Unassessed premium note capital, $167,193.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand	$3 37	
Cash in Traders Bank, Guelph, Ont.	9,032 81	
" " Rockwood, Ont.	391 23	
		$9,427 41
Amount of notes or due bills less than one year overdue		141 70
" premium notes in force, after deducting all payments thereon and assessments levied.....	$167,193 00	
Less residue of premium notes given by the Company for re-insurance	1,615 20	
		165,577 80
Office furniture and safe (not extended)	$75 00	
Total assets		$175,146 91

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$10,366 53	
Cash received as fixed payments of 1910		$12,371 25
" fixed payments of prior years		83 00
" interest		335 29
" re-insurance on loss		4 00
" extra fees		3 77
Total receipts		$12,797 31

Expenditure.

Expenses of management:

Amount paid for agents' commission	$948 00
" investigation and adjustment of claims	157 10
" statutory assessment and license fee	40 34
" postage, telephone, telegrams and express	78 89
" rent	13 00
" printing, stationery and advertising	66 25
" salaries, directors' and auditors' fees	754 10
" travelling expenses	2 80
" other expenses of management	7 00
Total expenses of management	$2,067 48

Miscellaneous payments:

Amount paid for losses which occurred during 1910	11,018 05
" re-insurance	158 15
" rebate	501 35
Total expenditure	$13,745 03

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$5,859,285 00
Less Re-insurance	
On mutual system	33,750 00
Net risks actually carried at 31st December, 1910	$5,825,535 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	2,889	$5,405,225 00
Policies new and renewed during 1910	1,089	2,141,830 00
Gross number and amount in force during 1910	3,978	$7,547,055 00
Less expired and cancelled in 1910	931	1,687,770 00
Net risks in force 31st December, 1910	3,047	$5,859,285 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$201,805 30
Amount of premium notes, after deducting all payments thereon and assessments levied	167,193 00
Amount of premium notes received during the year 1910	74,157 05
Payments on premium notes of 1910, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1910	12,348 35
Notes given for fixed payments unpaid	141 70
Amount of premium notes given by Company for re-insurance	1,682 50
Less payments thereon	67 30
Residue of premium notes given for re-insurance	$1,615 20

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Albert E. Hoskin .....Cobourg, Ont.
Edwin Rosevear .....Cold Springs, Ont.
Geo. H. Martyn .....Port Hope, Ont.
A. R. Eagleson .....Cold Springs, Ont
Lewis Byers .....Bailieboro', Ont.
Benjamin Stewart .....Centreton, Ont.

Officers:

Albert E. Hoskin, President .....Cobourg, Ont.
Edwin Rosevear, Vice-President .....Cold Springs, Ont.
John C. Rosevear, Treasurer .....Cobourg, Ont.
Thomas Hoskin, Secretary .....The Gully, Ont.

Auditors:

David Eagleson .....Lindsay, Ont.
Hugh McCullough .....Plainville, Ont.

Unassessed premium note capital, $105,955.50.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Bank of Toronto, Cobourg		$3,759 39
Amount of fixed payments of 1910, unpaid		225 55
" " " of prior years unpaid (not extended)	$14 10	
Amount of premium notes after deducting all payments made and assessments levied	$105,955 50	
Less residue of premium notes given by Company for re-insurance	2,383 95	
		103,571 55
Total assets		$107,556 49

LIABILITIES.

Due agents	$25 00
Total liabilities	$25 00

Receipts.

Cash balance at 31st December, 1909 (not extended)	$1,584 00	
Cash received as fixed payments of 1910		$6,807 72
" fixed payments of prior years		95 80
" interest		72 25
" rebate on re-insurance		12 65
" losses reinsured		1,109 83
Total reecipts		$8,098 25

Expenditure.

Expenses of management:

Cash paid for agents' commission	$767 50
" statutory assessment and license fee	23 48
" investigation of claims	16 50
" salaries, directors' and auditors' fees	477 50
" printing, stationery and advertising	76 00
" postage, telephone, telegrams and express	37 60
" travelling expenses	12 35
" law costs	2 00
" rent	12 00
" other expenses	10 00
Total expenses of management	$1,434 93

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$317 80	
" " " during 1910	3,874 48	
		4,192 28
" re-insurance		154 10
" rebate		141 55
Total expenditure		$5,922 86

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$2,936,658 00

Re-insurance.

On mutual system	67,840 00
Net risks actually carried by Company at 31st December, 1910	$2,868,818 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,946	$2,826,816 00
Policies new and renewed during 1910	672	948,915 00
Gross number and amount in force during 1910	2,618	$3,775,731 00
Less expired and cancelled in 1910	598	839,073 00
Net risks in force 31st December, 1910	2,020	$2,936,658 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$124,141 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	105,955 50
Amount of premium notes received during the year 1910	35,362 86
Payments on premium notes of 1910, including all sums credited on said premium notes, viz.:	
(*a*) Cash paid to 31st December, 1910	6,807 72

Re-insurance.

Amount of premium notes given by Company for re-insurance	1,090 00
Less payments made thereon	154 10
Amount of residue of said premium notes for which the Company is still liable	$935 90

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

J. R. Miller ..... Jamestown, Ont.
Edward Bryans ..... Jamestown, Ont.
James Edgar ..... Gorrie, Ont.
William McKercher ..... Wroxeter, Ont.
James T. Wylie ..... Glenfarrow, Ont.
John Jackson ..... Harriston, Ont.

Officers:

John R. Miller, President ..... Jamestown, Ont.
Edward Bryans, Vice-President ..... Jamestown, Ont.
W. S. McKercher, Secretary-Treasurer ..... Wroxeter, Ont.

Auditors:

A. A. Graham ..... Fordwich, Ont.
T. G. Shearer ..... Fordwich, Ont.

Unassessed premium note capital, $425,796.96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of real estate		$1,300 00
Loan companies' debentures		16,000 00
Stock of Wroxeter Rural Telephone Co., Limited		100 00
Cash on hand at head office	$4 76	
Cash in Traders Bank, Wroxeter	340 59	
Cash in Standard Bank, Brussels	163 74	
Cash in Traders Bank, Harriston	345 45	
Cash in Bank of Hamilton, Gorrie	283 70	
Cash in Bank of Hamilton, Wroxeter	249 37	
Cash in Standard Bank, Harriston	424 13	
		1,811 74
Amount unpaid of fixed payments of 1910		637 88
" fixed payments of prior years (not extended)	$56 70	
Amount of premium notes in force after deducting all payments thereon and assessments levied		425,796 96
Office furniture and safes (not extended)	$400 00	
Total assets		$445,646 58

Liabilities.

Uncalled capital stock of Wroxeter Rural Telephone Co., Limited.....	$80 00
Total liabilities	$80 00

Receipts.

Cash balance on 31st December, 1909 (not extended).....	$10,337 47	
Cash received as fixed payments of 1910.....		$18,801 70
" fixed payments of prior years		473 85
" premiums paid in advance		95 00
" interest		838 90
" all other sources		48 02
Total receipts		$20,257 47

Expenditure.

Expenses of management:		
Amount paid for fuel and light.....		$41 30
" law costs		10 00
" to agents for commission.....		1,018 55
" for investigation and adjustment of claims		262 10
" for statutory assessment and license.....		63 74
" printing, stationery and advertising.....		155 51
" salaries, directors' and auditors' fees		1,352 20
" postage, telephone, telegrams and express.....		120 92
" rent		12 00
" travelling expenses		28 00
" taxes (Government and Municipal)		30 36
" other expenses		36 00
Expenses of management		$3,130 68
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1910.....	$6 75	
" losses which occurred during 1910	20,307 80	
		20,314 55
" return premiums		327 97
" invested (not extended)	$5,010 00	
Total expenditure		$23,773 20

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.	Four years.	Total.
Mutual	$720,465 00	$8,740,515 00	$9,460,980 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	5,137	$8,985,895 00
Policies new and renewed during 1910	1,555	2,856,520 00
Gross number and amount in force during 1910	6,692	$11,842,415 00
Less expired and cancelled in 1910	1,383	2,381,435 00
Net risks in force 31st December, 1910	5,309	$9,460,980 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	$36,023 25	$437,025 75	$473 049 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,700 46	394,096 50	425,796 96
Amount of premium notes received during the year 1910	13,911 25	128,914 75	142,826 00
Payments on the premium notes of 1910, including all sums credited on said premium notes, viz.:			
(*a*) Cash paid up to 31st December, 1910	1,669 35	4,820 59	6,489 94
(*b*) Notes for fixed payments or assessments unpaid at 31st December, 1910	.....	317 10	317 10

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

A. C. Parks .....Hay Bay, Ont.
Ira B. Hudgins .....Selby, Ont.
T. A. Amey .....Asselstine, Ont.
J. B. Aylesworth .....Newburgh, Ont.
H. A. Baker .....Moscow, Ont.
R. W. Longmore .....Camden East, Ont.

Officers:

A. C. Parks, President .....Hay Bay, Ont.
Ira B. Hudgins, Vice-President .....Selby, Ont.
Manly Jones, Secretary-Treasurer .....Napanee, Ont.

Auditors:

W. R. Lott .....Napanee, Ont.
C. W. Neville .....Newburgh, Ont.

Unassessed premium note capital, $56,288.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Northern Crown Bank at Napanee, Ont.....	$395 89	
Cash in Dominion Bank, Napanee, Ont	800 00	
		$1,195 89
Cash in agents' hands	$80 85	
Amount unpaid of fixed payments of 1910.....	227 43	
Amount unpaid of prior years	6 70	
		314 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied		56,288 40
Office furniture and safe (not extended)	$50 00	
Total assets		$57,799 27

LIABILITIES. None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$606 00	
Cash received as fixed payments of 1910		$5,824 66
" fixed payments of prior years		168 70
" rebates		31 00
" interest		5 05
Total receipts		$6,029 41

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$1,010 02
" statutory assessment, license fee	16 47
" interest	30 00
" printing, stationery, advertising	112 16
" salaries, directors' and auditors' fees	694 75
" postage, telephones, telegrams, express, etc	59 10
" investigation and adjustment of claims	34 86
" rent	18 00
" taxes	6 13
Total expenses of management	$1,981 49
Miscellaneous payments:	
Cash paid for losses which occurred during 1910	2,255 28
" rebate	100 41
" re-insurance	421 79
" in re-payment of loans	600 00
Total expenditure	$5,358 97

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$1,799,795 00
Less re-insured—	
Mutual	18,312 50
Net amount of risks at 31st December, 1910	$1,781,482 50

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,112	$1,753,814 00
Policies new and renewed during 1910	400	680,600 00
Gross number and amount in force during 1910	1,512	$2,434,414 00
Less expired and cancelled in 1910	403	634,619 00
Net risks in force 31st December, 1910	1,109	$1,799,795 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three-year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$62,027 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	56,288 40
Amount of premium notes received during the year 1910	23,912 60
Payments on the premium notes of 1910, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1910	2,242 80

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

Names and addresses of the Directors and Officers for the Year 1911.

Directors:

James Bowes ..... Strathnairn, Ont.
T. J. Harkness ..... Annan, Ont.
James Thomson ..... Annan, Ont.
H. T. Potts ..... Dumblane, Ont.
P. C. McGregor ..... Owen Sound, Ont.
James Gardner ..... Kemble, Ont
Wm. McLoughry ..... Markdale, Ont.
Malcolm Cameron ..... Arnott, Ont.
A. C. Paterson ..... Blantyre, Ont.
William Breen ..... Kilsyth, Ont.
Neil McDonald ..... Hoath Head, Ont.
L. Beaton ..... Owen Sound, Ont.
George Binnie ..... Bunessan, Ont.
Joseph Dobie ..... Chatsworth, Ont.
G. B. Carnahan ..... Meaford, Ont.

Officers:

James Bowes, President ..... Strathnairn, Ont.
T. J. Harkness, Vice-President ..... Annan, Ont.
James Cochrane, Secretary-Treasurer ..... Owen Sound, Ont.

Auditors:

William Douglas ..... Owen Sound, Ont.
H. H. Burgess ..... Owen Sound, Ont.

Unassessed premium note capital, $237,112.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Amount of mortgages		$4,500 00
Amount of debentures		7,751 71
Actual cash on hand	$45 29	
Cash in Molsons Bank, Owen Sound, Ont.	4,172 44	
Cash in Owen Sound Building & Savings Society	4,000 00	
Cash in Merchants Bank, Owen Sound	548 79	
		8,766 52
Cash in agents' hands		111 02
Amount unpaid of fixed payments of 1910		472 24
Notes or due bills less than one year overdue		46 31
Amount of premium notes in force, after deducting all payments thereon and assessments levied		237,112 41
Office furniture and safe (not extended)	$580 00	
Total assets		$258,760 21

Liabilities.

Amount of adjusted loss	$472 75
" resisted losses	588 65
" supposed losses	10 00
Total liabilities	$1,071 40

Receipts.

Cash balance at 31st December, 1909 (not extended)	$5,797 95	
Cash received as fixed payments of 1910		$22,078 10
" fixed payments of prior years		289 31
" interest		886 85
" from investments (not extended)	$1,830 50	
Total receipts		$23,254 26

Expenditure.

Expenses of management:

Amount paid for commission to agents	$2,149 00
" rent	100 00
" taxes	17 20
" law costs	25 00
" investigation and adjustment of claims	184 00
" statutory assessment and license	72 99
" travelling expenses	25 00
" printing, stationery and advertising	213 45
" salaries, directors' and auditors' fees, etc.	1,515 80
" postage, telephone, telegrams and express	275 53
" fuel and light	50 00
" other expenses	112 00
Total expenses of management	$4,739 97

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$1,979 00	
" " " during 1910	18,293 90	
		20,272 90
" rebate		103 32
Total expenditure		$25,116 19

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	One year or less.	Two years.	Three years.	Total.
Mutual	$53,475 00	$41,165 00	$11,078,239 00	$11,172,879 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December 1909	6,383	$10,400,294 00
Policies new and renewed during 1910	2,280	4,003,790 00
Gross number and amount in force during 1910	8,663	$14,404,084 00
Less expired and cancelled in 1910	2,069	3,231,205 00
Net risks in force at 31st December, 1910	6,594	$11,172,879 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$950 50	$912 00	$293,618 37	$295,480 87
Amount of all premium notes after deducting all payments thereon and assessments levied	766 94	822 75	235,522 72	237,112 41
Amount of premium notes received during the year	.....	.....	102,178 25	102,178 25
Payments on Premium notes of 1910, including all sums credited on said premium notes	127 75	81 18	9,040 75	9,249 68
Cash paid up to 31st December, 1910	.....	.....	.....	9,092 35
Notes for fixed payments unpaid 1910	.....	.....	.....	46 31
Agents' balances	.....	.....	.....	111 02

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Peter Cavers ..... Harper, Ont.
A. Bruce Lees ..... Fallbrook, Ont.
James Shaw ..... Drummond, Ont.
Carr Thompson ..... McGarry, Ont.
Dennis Noonan ..... Elliott, Ont.
Andrew Cochrane ..... Almonte, Ont.
Jno. Somerville ..... Middleville, Ont.
Robert M. Anderson ..... Manion, Ont.
Edmund Burk ..... Perth, Ont.

Officers:

Peter Cavers, President ..... Harper, Ont.
A. Bruce Lees, Vice-President ..... Fallbrook, Ont.
W. G. Cameron, Secretary ..... Perth, Ont.
W. A. Moore, Treasurer ..... Perth, Ont.

Auditors:

Archibald Rankin ..... Middleville, Ont.
Ernest Anderson ..... Manion, Ont.

Unassessed premium note capital, $161,149.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in hand at head office	$148 15	
Cash in Merchants Bank, Perth	10,035 73	
		$10,183 88
Amount unpaid of fixed payments of 1910		841 28
Amount unpaid of prior instalments (not extended)	$446 45	
Amount of premium notes in force after deducting all payments thereon and assessment levied		161,149 76
Total assets		$172,174 92

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$10,020 82	
Cash received as fixed payments of 1910		$16,238 05
" " of prior years		643 58
" for interest		319 37
" from cancelled policies		30 33
Total receipts		$17,231 33

Expenditure.

Expenses of management:

Cash paid for agents' commission	$2,304 28
" statutory assessment and license fee	45 75
" rent	66 00
" fuel and light	27 17
" investigation of claims	83 65
" salaries, directors' and auditors' fees	466 95
" printing, stationery and advertising	286 25
" postage, telegrams and express	159 85
Total expenses of management	$3,439 90

Miscellaneous payments:

Cash paid for losses which occurred during 1910	13,520 91
" rebate	107 46
Total expenditure	$17,068 27

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$6,567,222 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	5,042	$6,233,431 00
Policies taken during 1910	1,895	2,508,121 00
Gross number and amount in force during 1910	6,937	$8,741,552 00
Less expired and cancelled in 1910	1,751	2,174,330 00
Net risks in force 31st December, 1910	5,186	$6,567,222 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$226,221 18
Amount of all premium notes, after deducting all payments thereon and assessments levied	161,149 76
Amount of premium notes received during the year 1910	74,360 90
Payments on premium notes of 1910, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1910 to 31st December	6,270 69

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Irvine ..... Dalkeith, Ont.
D. A. McDonald ..... Greenfield, Ont.
Francis Trottier ..... Lochiel, Ont.
W. J. McGregor ..... Lancaster, Ont.
R. R. Sangster ..... Lancaster, Ont.
R. J. Pattingale ..... Lancaster, Ont.

Officers:

Wm. Irvine, President ..... Dalkeith, Ont.
D. A. McDonald, Vice-President ..... Greenfield, Ont.
V. G. Chisholm, Secretary-Treasurer ..... Lochiel, Ont.

Auditors:

J. A. McDonell ..... Lochiel, Ont.
J. F. McGregor ..... Alexandria, Ont.

Unassessed premium note capital, $123,092.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of mortgages		$2,700 00
Debentures of Township of Lochiel		8,000 00
Cash on hand, head office	$ 74 61	
Cash in Union Bank, Alexandria	3,465 55	
" Bank of Ottawa, Alexandria	3,063 63	
" Merchants Bank, Lancaster, Ont.	1,079 62	
" Bank of Ottawa, Martintown, Ont.	800 88	
" Bank of Ottawa, Maxville, Ont.	392 80	
		8,877 09
Amount of premium notes in force, after deducting all payments thereon and assessments levied		123,092 76
Total assets		$142,669 85

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$13,123 23	
Cash received for fixed payments of 1910		$13,185 60
" interest		876 96
" gasoline permits		18 50
" error in cheque		1 00
" over deposit		111 78
" from payment on mortgage (not extended), $1,200.00		
Total receipts		$14,193 84

Expenditure.

Expenses of management:

Amount paid for commission	$1,318 56
" law costs	4 00
" investigation of claims	279 15
" statutory assessment and license	35 43
" printing, stationery, advertising and postage	133 15
" salaries, directors' and auditors' fees	857 40
" travelling expenses	48 00
" sundries	18 50
Total expenses of management	$2,694 19

Miscellaneous payments:

Cash paid for losses which occurred during 1910		12,716 00
" rebates		218 01
" adjustment of over deposit		111 78
" invested (not extended),	$3,900 00	
Total expenditure		$15,739 98

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$5,128,865 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	3,531	$4,655,040 00
Policies new and renewed during 1910	1,418	2,197,600 00
Gross number and amount in force during 1910	4,949	$6,852,640 00
Less expired and cancelled in 1910	1,229	1,723,775 00
Net risks in force 31st December, 1910	3,720	$5,128,865 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$153,865 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	123,092 76
Amount of premium notes received during the year 1910	65,928 00
Payments on premium notes of 1910, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1910	13,185 60

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Lownsbrough ..... Lindsay, Ont.
Edwin Mark ..... Little Britain, Ont.
John Suggitt ..... Cameron, Ont.
D. H. Corneil ..... Omemee, Ont.
Wm. Fell ..... Bury's Green, Ont.
Thos. D. Young ..... Peterboro, Ont.
W. J. Beecroft ..... Woodville, Ont.
Thomas Davey ..... Bexley, Ont.
Thos. Robertson ..... Dunsford, Ont.
Wm. Magee ..... Janetville, Ont.
W. S. Graham ..... Mount Pleasant, Ont.
Samuel Deyell ..... Peterboro, Ont.

Officers:

Wm. Lownsbrough, President ..... Lindsay, Ont.
Edwin Mark, Vice-President ..... Little Britain, Ont
R. J. Corneil, Secretary-Treasurer ..... Lindsay, Ont.

Auditors:

W. H. Wilson ..... Lindsay, Ont.
E. H. Hopkins ..... Lindsay, Ont.

Unassessed premium note capital, $180,237.01.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash value of mortgages	$5,775 00
Actual cash in Standard Bank, Lindsay	14,697 08
Amount unpaid of fixed payments due in 1910 (short date notes)	1,782 66
Amount of premium notes in force, after deducting all payments thereon and assessments levied	180,237 01
Amount of interest accrued	216 75
Total assets	$202,708 50

LIABILITIES.—None.

Receipts.

Cash balance for 31st December, 1909 (not extended)	$11,355 03	
Cash received for membership fees		$ 1,359 50
" for fixed payments of 1910		14,620 55
" from due bills of 1909		1,511 15
" for extra premiums		14 70
" for interest		589 79
Total receipts		$18,095 69

Expenditure.

Expenses of management:

Cash paid for commission to agents	$2,543 90
" investigation of claims	76 50
" statutory assessment and license fee	43 51
" salaries, directors' and auditors' fees	884 00
" printing, stationery and advertising	121 41
" postage, telegrams and express	102 26
" rent	60 00
" collection of notes	56 70
" other expenses	31 50
Total expenses of management	$3,919 78

Miscellaneous payments:

Amount paid for losses which occurred during 1910	8,197 79
" rebates	482 56
" re-insurance	2,153 51
Total expenditure	$14,753 64

Currency of Risks.

Amount covered by Policies in force 31st December, 1910

	One year risks.	Two year risks.	Three year risks.	Total.
Mutual	$26,935 00	$59,701 00	$6,425,166 00	$6,511,802 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	3,864	$5,891,098 00
Policies new and renewed during 1910	1,616	2,408,834 00
Gross number and amount in force during 1910	5,480	$8,299,932 00
Less expired and cancelled in 1910	1,218	1,788,130 00
Net risks in force 31st December, 1910	4,262	$6,511,802 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by company and legally liable to assessment	$1,145 90	$2,747 90	$213,933 14	$217,826 94
Amount of all premium notes, after deducting all payments thereon and assessments levied.	.....	.....	.....	180,237 01
Amount of premium notes received during the year 1910.....	.....	.....	.....	82,871 98
Payments on the premium notes of 1910, including all sums credited on the said premium notes:				
Cash paid up to 31st Dec., 1910...	.....	.....	.....	14,620 55
Notes for fixed payments or assessments unpaid 31st December, 1910	.....	.....	.....	1,627 66

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

F. X. Cadieux .....Alfred, Ont.
Alphonse Presault .....Gratton's Corner, Ont.
J. Bte. Labrosse .....Alfred Station, Ont.
Wilfrid Charbonneau .....L'Orignal, Ont.
Louis Malette .....Alfred, Ont.
Joseph Chatelain .....Curran, Ont

Officers:

F. X. Cadieux, President .....Alfred, Ont.
Alphonse Presault, Vice-President .....Gratton's Corner, Ont.
B. G. Parisien, Secretary-Treasurer .....Alfred, Ont.

Auditors:

Julien Brisebois .....Alfred, Ont.
J. R. Brownrigg .....Alfred Centre, Ont.

Unassessed premium note capital, $53,711.61.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

School debentures		$3,433 05
Cash on hand at head office	$ 126 30	
Bank of Hochelaga, Vankleek Hill	2,332 62	
Union Bank, Plantagenet	2,273 57	
Sterling Bank, L'Orignal	509 93	
Provincial Bank, Alfred, Ont.	3,641 56	
		8,883 98
Amount unpaid of fixed payments of 1910		82 07
Amount of premium notes in force, after deducting all payments thereon and assessments levied		53,711 61
Total assets		$66,110 71

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$8,815 04	
Cash received for fixed payments due in 1910		$5,644 38
" fixed payments due in prior years		28 25
" interest		345 97
" advertising on calendars		45 00
" principal of debentures (not extended)	$166 95	
Total receipts		$6,063 60

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	$ 40 50
" fuel and light	8 00
" statutory assessment and license fee	17 04
" printing, stationery and advertising	114 35
" salaries, directors' and auditors' fees	428 00
" postage, telegrams and express	51 56
" other expenses	11 00
Total expenses of management	$670 45

Miscellaneous payments:

Cash paid for losses which occurred during 1910	3,880 33
" rebate	110 84
" debentures (not extended), $1,500.00.	
Total expenditure	$4,661 62

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$2,172,000 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	1,465	$1,841,285 00
Policies new and renewed during 1910	693	915,515 00
Gross number and amount in force during 1910	2,158	$2,756,800 00
Less expired and cancelled in 1910	486	584,800 00
Net risks in force 31st December, 1910	1,672	$2,172,000 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$65,160 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,711 61
Amount of premium notes received during the year 1910	27,465 45
Payments on the premium notes of 1910, including all sums credited on said premium notes:	
(*a*) Cash paid up to 31st December, 1910	3,765 75

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Smith .....Columbus, Ont.
R. J. Mackie .....Oshawa, Ont.
Peter Christie .....Manchester, Ont.
John Bright .....Myrtle Station, Ont.
John Davy .....Leskard, Ont.
J. J. Smith .....Enniskillen, Ont.
Alex. Mackenzie .....Columbus, Ont.
Noah Burkholder .....Cedar Grove, Ont.
James Parr .....Blackstock, Ont.
H. E. Webster .....Whitby, Ont.
S. J. Williams .....Hampton, Ont.
Wm. Graham .....Claremont, Ont.

Officers:

Wm. Smith, President .....Columbus, Ont.
R. J. Mackie, Vice-President .....Oshawa, Ont.
Wm. Purves, Secretary .....Columbus, Ont.
Samson Roberts, Treasurer .....Columbus, Ont.

Auditors:

W. E. N. Sinclair .....Oshawa, Ont.
W. F. Weir .....Port Perry, Ont.

Unassessed premium note capital, $121,698.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Actual cash on hand at head office	$ 101 66	
Cash in Standard Bank, Oshawa	20,773 54	
		$20,875 20
Amount of unpaid of fixed payments, 1910		176 85
Amount of prior years (not extended)	$ 16 20	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	121,698 45	
Less residue of premium notes given for re-insurance	2,412 35	
		119,286 10
Total assets		$140,338 15

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$19,474 23	
Cash received for fixed payments of 1910		$11,925 15
" fixed payments of prior years		266 60
" interest during 1910		581 70
" extra risks		12 70
" re-insurance on losses		74 53
Total receipts		$12,860 68

Expenditure.

Expenses of management:

Cash paid for agents' commission	$1,696 50
" investigation and adjustment of claims	51 00
" salaries, directors' and auditors' fees	1,229 00
" statutory assessment and license fee	35 75
" printing, stationery and advertising	270 15
" postage, telephone, telegrams and express	87 97
" travelling expenses	11 00
" rents	32 00
" other expenses	38 00
Total expenses of management	$3,451 37

Miscellaneous payments:

Cash paid for losses which occurred during 1910	6,992 54
" rebate	200 35
" re-insurance	815 45
Total expenditure	$11,459 71

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	One year or less	Two years.	Three years.	Total.
Mutual	$20,010 00	$6,750 00	$4,821,820 00	$4,848,580 00
Re-insurance.				
On mutual system			72,950 00	72,950 00
Net risks carried at 31st December, 1910	$20,010 00	$6,750 00	$4,748,870 00	$4,775,630 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	3,341	$4,704,255 00
Policies new and renewed during 1910	1,165	1,622,365 00
Gross number and amount in force during 1910	4,506	$6,326,620 00
Less expired and cancelled in 1910	1,105	1,478,040 00
Net risks in force 31st December, 1910	3,401	$4,848,580 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	$671 35	$217 40	$157,159 50	$158,048 25
Amount of premium notes, after deducting all payments thereon and assessments levied	590 30	178 40	120,929 75	121,698 45
Amount of premium notes received during the year 1910..	700 60	112 15	52,127 35	52,940 10
Payments on the premium notes of 1910, including all sums credited on said premium notes, viz.:				
(*a*) Cash paid up to 31st December, 1910	85 55	21 80	11,817 80	11,925 15
(*b*) Notes for fixed payments or assessments unpaid at 31st December, 1910	.....	.....	176 85	176 85
Amount of premium notes given for re-insurance	.....	.....	2,842 50	2,842 50
Less payments made thereon...	.....	.....	430 15	430 15
Residue of said premium notes for which the Company is still liable	.....	.....	2,412 35	2,412 35

PURELY MUTUAL FIRE COMPANIES.

RECAPITULATION OF

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURE.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1910.

	Name of Company.	Real estate cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balances.	Fixed payments of 1910 unpaid.	Assessments of 1910 unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual			241 68		705 00			23,921 59				24,868 27	1
2	Amherst Island			2,741 28		53 52			7,453 57				10,248 37	2
3	Ayr Farmers'			6,851 45			53 14		139,543 27				146,447 86	3
4	Bay of Quinte			5,805 59		62 13			37,936 82				43,804 54	4
5	Bertie & Willoughby			8,663 15		242 49			68,158 57				77,064 21	5
6	Blanshard			3,821 80			241 66	86 89	38,781 02				42,931 37	6
7	Blenheim, North			5,256 75			59 15	16 82	78,338 48				83,671 20	7
8	Brant County			1,859 37			450 00	110 00	130,764 23				133,183 60	8
9	Canadian Millers		165,641 01	15,923 41		740 60			111,099 25	2,651 94			296,056 21	9
10	Caradoc Farmers'			3,007 36		134 84			48,901 25				52,043 45	10
11	Clinton Township			1,522 20		95 00			49,076 16				50,693 36	11
12	Culross			580 44			1,881 90		67,804 32				70,266 66	12
13	Dereham & W. Oxford			4,794 38		593 60			76,492 98				81,880 96	13
14	Dorchester N. & S.			27,549 15		629 98			111,630 87				139,810 00	14
15	Downie			2,532 98			666 06		71,284 76				74,483 80	15
16	Dufferin Farmers'			9,584 68	111 34				127,548 84				137,244 86	16
17	Dumfries, North and Waterloo South		6,700 00	2,526 70			362 72		211,712 34			16 00	221,317 76	17
18	Dunwich Farmers'			4,847 74		283 95			77,712 74				82,844 43	18
19	Easthope, South			6,262 90			458 08		172,916 89				179,637 87	19
20	Ekfrid			996 00		215 35			49,130 46				50,341 81	20
21	Elma Farmers'			8,674 53			414 98		174,404 38				183,493 89	21
22	Eramosa			6,993 30		226 03			47,142 33				54,361 66	22
23	Erie Farmers'			1,186 25	9 97		132 56		61,358 29				62,687 07	23
24	Farmers' Central			3,748 20	515 00		264 69	490 09	283,714 73				288,732 71	24
25	Farmers' Union		5,775 00	14,697 08					180,237 01	216 75	1,782 66		202,708 50	25
26	Formosa			3,414 73	204 83		220 78	117 43	246,905 36				250,863 13	26
27	Germania			6,111 84		158 15		35 00	111,231 85				117,536 84	27

28	Glengarry Farmers'...	.....	10,700 00	8,877 09	.....	.....	.....	.....	123,092 76	.....	.....	.....	142,669 85	28
29	Grand River.....	.....	.....	3,768 65	.....	.....	101 46	.....	54,650 77	.....	.....	.....	58,520 88	29
30	Grenville Patron.....	.....	10,000 00	12,022 97	.....	410 55	.....	.....	187,101 14	.....	.....	.....	209,534 66	30
31	Grey and Bruce.....	.....	.....	2,176 47	.....	.....	2,035 25	.....	58,798 41	.....	.....	.....	63,010 13	31
32	Guelph Township.....	.....	.....	3,325 51	.....	36 88	.....	1 80	19,761 95	.....	.....	.....	23,126 14	32
33	Halton Union.....	.....	.....	9,427 41	.....	.....	.....	.....	165,577 80	.....	141 70	.....	175,146 91	33
34	Hamilton Township...	.....	.....	3,759 39	.....	225 55	.....	.....	103,571 55	.....	.....	.....	107,556 49	34
35	Hay Township..	.....	.....	9,448 28	.....	.....	.....	.....	162,754 99	.....	.....	.....	172,203 27	35
36	Hopewell Creek.....	.....	.....	4,240 51	.....	.....	190 89	.....	44,350 65	.....	.....	.....	48,782 05	36
37	Howick Farmers'.....	1,300 00	16,100 00	1,811 74	.....	637 88	.....	.....	425,796 96	.....	.....	.....	445,646 58	37
38	Howard Farmers'.....	.....	2,201 33	6,188 96	.....	196 30	.....	.....	102,446 40	.....	.....	.....	111,032 99	38
39	Kent and Essex.....	.....	.....	5,103 81	.....	286 32	.....	.....	44,251 47	.....	.....	.....	49,641 60	39
40	Lambton Farmers'....	.....	.....	14,052 87	.....	.....	.....	.....	80,842 62	.....	1,595 80	.....	96,491 29	40
41	Lanark Farmers'.....	.....	.....	10,183 88	.....	841 28	.....	.....	161,149 76	.....	.....	.....	172,174 92	41
42	Lennox and Addington.	.....	.....	1,195 89	.....	227 43	.....	6 70	56,288 40	.....	.....	80 85	57,799 27	42
43	Lobo	.....	.....	3,322 47	.....	94 09	.....	.....	38,701 49	.....	.....	.....	42,118 05	43
44	London Township.....	.....	10,000 00	2,783 68	.....	237 66	.....	.....	57,221 11	70 10	.....	.....	70,312 55	44
45	McGillivray	.....	.....	4,438 81	.....	41 25	.....	.....	12,575 85	.....	.....	.....	17,055 91	45
46	McKillop.....	.....	.....	1,280 63	.....	522 90	.....	.....	114,164 20	.....	.....	.....	115,967 73	46
47	Maple Leaf.....	.....	.....	20,875 20	.....	176 85	.....	.....	119,286 10	.....	.....	.....	140,338 15	47
48	Nichol Mutual.....	.....	.....	4,338 29	.....	573 65	.....	.....	74,764 42	.....	.....	.....	79,676 36	48
49	Nissouri.....	.....	25 00	4,488 50	.....	.....	1,700 00	640 00	217,768 66	.....	.....	.....	224,622 16	49
50	Norfolk Farmers'.....	.....	.....	1,013 72	.....	359 92	.....	.....	54,367 96	.....	.....	.....	55,741 60	50
51	North Kent	.....	.....	88 30	.....	5 00	.....	.....	5,050 48	.....	.....	.....	5,143 78	51
52	Oneida Farmers.....	.....	.....	213 64	.....	.....	16 00	.....	21,568 28	.....	.....	.....	21,797 92	52
53	Otter Mutual.....	.....	.....	621 31	.....	557 97	.....	.....	125,601 91	.....	.....	.....	126,781 19	53
54	Oxford Farmers'.....	.....	.....	2,393 17	.....	.....	109 77	.....	66,225 29	.....	.....	.....	68,728 23	54
55	Peel and Maryboro....	1,500 00	.....	17,460 89	.....	954 70	.....	.....	173,549 65	.....	.....	.....	193,465 24	55
56	Peel County Farmers'..	.....	.....	17,071 56	138 42	588 77	.....	.....	197,205 48	.....	.....	.....	215,004 23	56
57	Prescott Farmers'.....	.....	3,433 05	8,883 98	.....	82 07	.....	.....	53,711 61	.....	.....	.....	66,110 71	57
58	Puslinch.....	.....	.....	2,615 24	.....	.....	186 40	14 75	47,128 41	.....	.....	.....	49,944 80	58
59	Saltfleet and Binbrook.	400 00	.....	7,773 97	.....	.....	677 71	.....	117,254 66	.....	.....	.....	126,106 34	59
60	Southwold Farmers'...	.....	.....	1,178 80	.....	.....	556 00	.....	59,249 25	.....	.....	.....	60,984 05	60
61	Sydenham	.....	12,251 71	8,766 52	111 02	472 24	.....	.....	237,112 41	.....	46 31	.....	258,760 21	61
62	Townsend Farmers'...	.....	.....	620 35	85 28	59 84	.....	.....	46,222 70	.....	.....	.....	46,988 17	62
63	Usborne and Hibbert..	.....	.....	10,064 64	.....	.....	123 80	.....	130,157 02	.....	.....	.....	140,345 46	63
64	Walpole Farmers'.....	.....	.....	8,899 22	40 90	166 25	.....	.....	65,938 61	.....	.....	.....	75,044 98	64
65	Waterloo, North.....	.....	14,750 00	12,730 18	.....	.....	989 55	46 83	399,431 00	.....	.....	.....	417,947 56	65
66	Wawanosh, West.....	.....	.....	9,144 49	.....	368 70	.....	.....	158,353 38	.....	.....	.....	167,866 57	66
67	Westminster Township	.....	8,427 11	15,999 25	.....	.....	.....	.....	50,260 06	.....	.....	.....	74,686 42	67
68	Williams, East	.....	.....	909 50	.....	218 06	.....	.....	18,270 77	.....	.....	.....	19,398 33	68
69	Yarmouth.....	.....	.....	1,612 00	.....	.....	.....	.....	50,026 73	.....	.....	.....	51,638 73	69
	Totals...	3,200 00	266,004 21	415,366 68	1,216 76	12,482 75	11,892 55	1,566 31	7,306,805 48	2,938 79	3,566 47	96 85	8,025,136 85	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1910.

	Name of Company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.	
		Reported but not adjusted.	Adjusted.	Resisted.										
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	
1	Algoma Mutual											1,394	1,200,317 00	1
2	Amherst Island											175	234,300 00	2
3	Ayr Farmers'											1,194	3,434,750 00	3
4	Bay of Quinte											914	1,506,200 00	4
5	Bertie and Willoughby											1,671	2,566,879 00	5
6	Blanshard											669	1,302,425 00	6
7	Blenheim, North											640	1,799,768 00	7
8	Brant County											2,700	4,817,344 50	8
9	Canadian Millers'	3,000 00									3,000 00	416	1,400,549 00	9
10	Caradoc Farmers'								109 11		109 11	980	1,864,277 00	10
11	Clinton Township	2,620 00									2,620 00	941	1,507,856 00	11
12	Culross		900 00								900 00	941	1,916,420 00	12
13	Dereham & W. Oxford											890	2,098,580 00	13
14	Dorchester, N. and S.											2,039	4,282,130 00	14
15	Downie	30 00									30 00	959	2,537,846 00	15
16	Dufferin Farmers'	2,000 00									2,000 00	2,286	4,139,650 00	16
17	Dumfries, North and Waterloo, South											2,143	5,311,860 00	17
18	Dunwich Farmers'											1,293	2,212,840 00	18
19	Easthope, South	15 50									15 50	1,450	3,666,840 00	19
20	Ekfrid	15 00	5 00	80 00	1,100 00	50 40					1,250 40	1,092	1,877,400 00	20
21	Elma Farmers'											1,438	3,856,305 00	21
22	Eramosa											548	1,089,820 00	22
23	Erie Farmers'											851	1,619,232 50	23
24	Farmers' Central			32 00							32 00	5,718	9,316,076 00	24
25	Farmers' Union											4,262	6,511,802 14	25
26	Formosa		210 00								210 00	4,236	7,836,052 00	26
27	Germania											1,541	3,210,330 00	27

28	Glengarry Farmers'											3,720	5,128,865 00	28
29	Grand River											1,077	2,010,780 00	29
30	Grenville Patron									173 07	173 07	4,732	7,158,666 00	30
31	Grey and Bruce											2,815	3,496,806 00	31
32	Guelph Township											201	451,165 00	32
33	Halton Union											3,047	5,825,535 00	33
34	Hamilton Township									25 00	25 00	2,020	2,868,818 00	34
35	Hay Township											1,937	4,351,535 00	35
36	Hopewell Creek											612	931,032 00	36
37	Howick Farmers'									80 00	80 00	5,305	9,460,980 00	37
38	Howard Farmers'											2,140	3,902,100 00	38
39	Kent and Essex											968	1,575,245 00	39
40	Lambton Farmers'											4,384	6,627,014 50	40
41	Lanark Farmers'											5,186	6,567,222 00	41
42	Lennox and Addington											1,109	1,781,482 50	42
43	Lobo											720	1,214,631 00	43
44	London Township							39 00			39 00	1,325	2,264,904 00	44
45	McGillivray											423	559,260 00	45
46	McKillop		150 00								150 00	1,996	3,677,610 00	46
47	Maple Leaf											3,401	4,775,630 00	47
48	Nichol Mutual											1,580	2,585,896 00	48
49	Nissouri	370 78							62 43		433 21	2,162	4,938,272 00	49
50	Norfolk Farmers'											1,270	1,664,500 00	50
51	North Kent											108	180,170 00	51
52	Oneida Farmers'	850 00									850 00	380	790,283 00	52
53	Otter Mutual											1,834	3,911,650 00	53
54	Oxford Farmers		22 55		1,500						1,522 55	1,145	2,037,582 00	54
55	Peel and Maryboro											3,068	5,950,135 00	55
56	Peel County Farmers'											3,463	7,131,320 00	56
57	Prescott Farmers'											1,672	2,172,000 00	57
58	Puslinch											757	1,674,685 00	58
59	Saltfleet and Binbrook											1,584	2,819,783 00	59
60	Southwold Farmers'	2,200 00									2,200 00	805	1,752,250 00	60
61	Sydenham	10 00	272 75	588 65							871 40	6,594	11,172,879 00	61
62	Townsend Farmers'											906	1,751,085 00	62
63	Usborne and Hibbert											2,258	4,633,375 00	63
64	Walpole Farmers											856	1,827,063 00	64
65	Waterloo, North											3,519	8,217,904 00	65
66	Wawanosh, West	1,256 00									1,256 00	2,706	4,588,797 00	66
67	Westminster Township											965	1,889,170 00	67
68	Williams, East											484	722,836 00	68
69	Yarmouth											963	1,832,990 00	69
	Totals	12,367 28	1,560 30	700 65	2,600 00	50 40		39 00	171 54	278 07	17,767 24	129576	231,991,755 14	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1910.

	Name of Company.	Fees or surveys.	Fixed payments, 1910.	Assessments, 1910.	Fixed payments of prior years.	Assessments of prior years.	Interest.	Licenses, extra risks, transfer fees.	Re-insurance.	Retained premiums.	Borrowed money.	Agents' balances.	Cancelled policies.	Other sources.	Total.	
		$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$	$ c.	$ c.	$ c.	
1	Algoma Mutual	314 50	2,789 60	.....	212 00	.....	103 29	12 00	.....	.....	.....	.....	.....	4 26	3,435 65	1
2	Amherst Island	.....	621 35	.....	75 68	.....	68 81	1 80	.....	.....	.....	.....	.....	.....	767 64	2
3	Ayr Farmers	458 50	.....	5,420 98	.....	27 22	210 45	.....	.....	.....	.....	.....	.....	.....	6,117 15	3
4	Bay of Quinte	.....	3,773 18	.....	24 50	.....	163 82	.....	.....	.....	.....	.....	.....	.....	3,961 50	4
5	Bertie & Willoughby	.....	5,646 56	.....	181 03	.....	340 05	4 30	.....	.....	.....	.....	.....	.....	6,171 94	5
6	Blanshard	.....	.....	1,812 39	.....	185 77	121 41	.....	.....	.....	.....	.....	.....	.....	2,117 57	6
7	Blenheim, North	.....	.....	2,451 08	.....	240 92	106 90	6 50	.....	.....	.....	.....	.....	.....	2,805 40	7
8	Brant County	.....	.....	10,279 68	.....	281 67	.....	.....	20 00	.....	4,500 00	.....	136 08	.....	15,217 43	8
9	Canadian Millers'	.....	36,324 95	.....	398 60	.....	8,589 41	8 80	.....	.....	.....	.....	.....	.....	(a)45,321 76	9
10	Caradoc Farmers	179 50	3,952 86	1,596 41	13 26	28 18	74 33	3 00	.....	.....	.....	.....	.....	.....	5,847 54	10
11	Clinton Township	.....	2,534 15	.....	14 11	.....	62 40	.....	.....	.....	.....	.....	.....	1 00	2,611 66	11
12	Culross	.....	.....	5,679 85	.....	735 32	74 47	.....	.....	.....	3,500 00	.....	.....	.....	9,989 64	12
13	Dereham & W. Oxford	.....	3,598 50	.....	.....	.....	90 00	6 35	.....	.....	.....	.....	.....	.....	3,694 85	13
14	Dorchester, N. and S.	.....	8,345 76	.....	33 08	.....	829 60	.....	.....	.....	.....	.....	.....	.....	9,208 44	14
15	Downie	.....	.....	1,950 39	.....	83 64	57 01	.....	.....	.....	.....	.....	.....	200 00	2,291 04	15
16	Dufferin Farmers'	.....	8,651 54	.....	27 41	.....	281 35	.....	.....	.....	.....	233 83	.....	.....	9,194 13	16
17	Dumfries, North, and Waterloo, South	597 00	.....	8,574 08	.....	406 24	382 95	.....	.....	.....	2,300 00	.....	49 13	17 00	12,326 40	17
18	Dunwich Farmers'	.....	4,237 39	.....	218 69	.....	113 22	.....	.....	.....	.....	.....	.....	.....	4,569 30	18
19	Easthope, South	.....	.....	5,033 37	.....	326 65	217 35	.....	.....	.....	.....	.....	.....	.....	5,577 37	19
20	Ekfrid	.....	3,534 93	.....	136 75	.....	2 80	3 00	.....	.....	1,100 00	.....	.....	.....	4,777 48	20
21	Elma Farmers'	.....	.....	5,138 15	.....	265 11	186 43	.....	.....	.....	.....	.....	.....	.....	5,589 69	21
22	Eramosa	.....	2,016 53	.....	380 41	.....	180 30	.....	.....	.....	.....	.....	.....	.....	2,577 24	22
23	Erie Farmers'	97 37	212 29	.....	75 67	26 20	43 50	.....	.....	.....	.....	.....	.....	.....	455 03	23
24	Farmers' Central	.....	7,408 42	9,988 73	318 91	321 49	257 82	13 27	.....	.....	.....	.....	.....	31 50	18,340 14	24
25	Farmers' Union	1,359 50	14,620 55	.....	1,511 15	.....	589 79	14 70	.....	.....	.....	.....	.....	.....	18,095 69	25
26	Formosa	.....	4,126 25	6,536 24	229 76	217 20	331 74	.....	.....	.....	.....	.....	.....	.....	11,441 19	26
27	Germania Farmers'	.....	4,716 55	.....	131 05	.....	131 68	.....	.....	.....	.....	.....	.....	.....	4,979 28	27
28	Glengarry Farmers'	.....	13,185 60	.....	.....	.....	876 96	18 50	.....	.....	.....	.....	.....	112 78	(b) 14,193 84	28
29	Grand River	.....	.....	5,784 81	.....	.....	35 60	3 50	.....	.....	.....	.....	.....	.....	5,823 91	29
30	Grenville Patron	.....	14,279 21	.....	172 75	.....	878 63	17 00	.....	.....	.....	.....	.....	75 00	15,422 59	30

31	Grey and Bruce			10,578 40			96 64						35 00	10,710 04		31
32	Guelph Township		795 71		52 08		82 06							929 85		32
33	Halton Union		12,371 25		83 00		335 29	3 77	4 00					12,797 31		33
34	Hamilton Township		6,807 72		95 80		72 25		1,109 83				12 65	8,098 25		34
35	Hay Township		793 05			57 60	253 40							1,104 05		35
36	Hopewell Creek			1,213 34		125 50	95 85							1,434 69		36
37	Howick Farmers'		18,801 70		473 85		838 90			95 00			48 02	20,257 47		37
38	Howard Farmers'		7,733 55		209 25		134 38	17 30						8,094 48		38
39	Kent and Essex		4,200 20		155 68		132 45						2 00	4,490 33		39
40	Lambton Farmers		17,030 40		1,351 50		255 17		1 67				50 15	18,688 89		40
41	Lanark		16,238 05		643 58		319 37						30 33	17,231 33		41
42	Lennox and Addington		5,824 66		168 70		5 05						31 00	6,029 41		42
43	Lobo		2,339 11		3 00		49 71							2,391 82		43
44	London Township		4,291 68		94 65		397 00							4,783 33		44
45	McGillivray		1,441 43		122 25		114 02							1,677 70		45
46	McKillop		7,106 05		263 95		65 83							7,435 83		46
47	Maple Leaf		11,925 15		266 60		581 70	12 70	74 53					12,860 68		47
48	Nichol Mutual		6,045 16		255 56		44 92	11 15						6,356 79		48
49	Nissouri Farmers'	668 38		7,120 80		1,204 55		123 14		35 46			1 25	9,153 58		49
50	Norfolk Farmers'		4,160 31		167 59						247 30		52 70	4,627 90		50
51	North Kent		354 02											354 02		51
52	Oneida Farmers'	93 75		1,612 43			2 82						3 50	1,712 50		52
53	Otter Mutual	637 50	7,083 42		516 65		15 32				1,500 00			9,752 89		53
54	Oxford Farmers'			2,801 36		128 14					1,500 00			4,429 50		54
55	Peel and Maryboro		11,159 60		892 85		446 89						45 00	12,544 34		55
56	Peel County Farmers'		19,321 78		365 13		417 00						287 53	20,391 44		56
57	Prescott Farmers'		5,644 38		28 25		345 97						45 00	6,063 60		57
58	Puslinch			2,290 55		178 85	114 43						4 50	2,588 33		58
59	Saltfleet and Binbrook			4,924 78		424 26	172 31	12 5						5,533 85		59
60	Southwold Farmers'			6,421 80		148 40	34 01				2,200 00			8,804 21	(d)	60
61	Sydenham		22,078 10		289 31		886 85							23,254 26	(e)	61
62	Townsend Farmers'	329 00	3,736 04		4 23		116 71							4,185 98		62
63	Usborne and Hibbert			6,611 05		88 75	337 80	39 21					3 00	7,079 81		63
64	Walpole Farmers'	138 00	3,501 83		255 99		240 64							4,136 46		64
65	Waterloo, North			11,315 97		713 31	1,582 89				7,000 00			20,612 17	(f)	65
66	Wawanosh, West		9,047 71		478 23		278 54			12 60			1 10	9,818 18		66
67	Westminster Township		3,824 55				881 56							4,706 11	(g)	67
68	Williams, East		1,611 26		92 75		30 73							1,734 74		68
69	Yarmouth		1,574 42				70 67	14 50						1,659 59		69
	Totals	4,873 00	361,418 46	125,136 64	11,485 24	6,212 97	25,250 20	346 99	1,210 03	143 06	23,847 30	233 83	1,093 17	561,438 20		

a. Not including $7,135.91 from sale of stock and repayment on investments.
b. Not including $1,200.00 from repayment of mortgages.
c. " 808.50 from instalments on debentures.
d. " 1,000.00 from matured debenture.
e. " 1,830.50 from instalments on mortgages and matured debentures.
f. " 6,750.00 from payments on mortgages.
g. " 6,674.19 from matured debentures.

PURELY MUTUAL FIRE INSURANCE ASSOCIATION.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1910.

	Name of Company.	Expenses of Management.						Losses.	Re-insurance.	Refund, rebate and returned premiums.	Payment of loans.	All other expenditure.	Total.	
		Agents' Commission, etc.	Law, arbitration and Division Court costs.	Interest.	Statutory assessment and license fees.	Salaries and general expense account.	Total expenses of management.							
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	454 00	.....	25	12 57	753 72	1,220 54	6,002 95	.....	42 81	.....	.....	7,266 30	1
2	Amherst Island	135 53	.....	.....	6 39	133 75	275 67	79 55	.....	6 54	.....	.....	361 76	2
3	Ayr Farmers'	.....	.....	.....	25 85	1,075 30	1,101 15	6,606 41	.....	.....	.....	.....	7,707 56	3
4	Bay of Quinte	172 00	.....	.....	14 33	803 82	990 15	2,102 20	.....	97 72	.....	.....	3,190 07	4
5	Bertie & Willoughby	.....	.....	.....	20 83	749 91	770 74	7,725 48	.....	135 96	.....	.....	8,632 18	5
6	Blanshard	.....	.....	.....	12 85	180 50	193 35	3,587 40	.....	.....	.....	.....	3,780 75	6
7	Blenheim, North	.....	200 00	.....	16 41	487 55	703 96	640 91	.....	.....	.....	.....	1,344 87	7
8	Brant County	1,146 97	.....	123 65	37 76	2,099 26	3,407 64	5,510 45	.....	.....	4,500 00	.....	13,418 09	8
9	Canadian Millers'	.....	56 70	.....	13 34	9,076 34	9,146 38	14,606 21	115 00	886 56	.....	(b)5,974 53	(a) 30,728 68	9
10	Caradoc Farmers'	179 50	10 00	15 90	17 07	512 62	735 09	2,223 51	.....	103 45	.....	.....	3,062 05	10
11	Clinton Township	26 80	.....	.....	13 86	414 32	454 98	2,491 00	.....	13 10	.....	.....	2,959 08	11
12	Culross	202 00	.....	.....	17 41	407 60	627 01	8,356 00	.....	4 00	3,500 00	.....	12,487 01	12
13	Dereham & W.Oxford	.....	.....	.....	17 96	562 65	580 61	845 83	.....	52 76	.....	.....	1,479 20	13
14	Dorchester, N. & S.	30 00	.....	.....	32 10	795 25	857 35	8,389 49	.....	151 62	.....	.....	9,398 46	14
15	Downie	.....	.....	.....	20 78	411 14	431 92	2,101 94	.....	.....	.....	.....	2,533 86	15
16	Dufferin Farmers'	414 00	.....	.....	30 71	912 20	1,356 91	6,979 29	.....	82 46	.....	.....	8,418 66	16
17	Dumfries, North, and Waterloo, South	.....	642 30	34 82	38 40	2,159 64	2,875 16	7,598 10	.....	.....	2,300 00	.....	12,773 26	17
18	Dunwich Farmers'	.....	.....	.....	18 40	430 16	448 56	3,338 47	.....	103 50	.....	.....	3,890 53	18
19	Easthope, South	.....	2 00	.....	28 46	700 42	730 88	7,096 53	.....	.....	.....	.....	7,827 41	19
20	Ekfrid	.....	33 90	32 10	16 93	462 80	545 73	2,593 15	.....	49 90	638 58	.....	3,827 36	20
21	Elma Farmers'	.....	.....	.....	29 40	510 15	539 55	5,242 35	.....	10 24	.....	.....	5,792 14	21
22	Eramosa	197 25	5 00	.....	12 18	303 42	517 85	154 25	124 30	52 68	.....	.....	849 08	22
23	Erie Farmers'	.....	.....	.....	15 07	281 67	296 74	973 50	.....	17 61	.....	.....	1,287 85	23
24	Farmers' Central	1,150 00	17 61	.....	62 99	2,244 86	3,475 46	22,440 18	4 88	95 91	.....	.....	26,016 43	24
25	Farmers' Union	2,543 90	.....	.....	43 51	1,332 37	3,919 78	8,197 79	.....	482 56	.....	2,153 51	14,753 64	25
26	Formosa	622 34	2 31	.....	52 44	1,286 94	1,964 03	18,306 99	16 32	108 57	.....	.....	20,395 91	26
27	Germania Farmers'	120 00	150 00	.....	25 58	802 02	1,097 60	439 10	.....	32 70	.....	.....	1,569 40	27

28	Glengarry Farmers'.	1,318 56	4 00	.....	35 43	1,336 20	2,694 19	12,716 00	.....	218 01	.....	111 78	(c) 15,739 98	28
29	Grand River.....	.....	.....	.....	17 07	527 73	544 80	2,811 74	.....	.....	.....	.....	3,356 54	29
30	Grenville Patron ...	.....	.....	.....	48 80	1,563 50	1,612 30	13,721 21	.....	182 11	.....	.....	(g) 15,515 62	30
31	Grey and Bruce.....	1,061 70	4 55	62 50	26 44	816 35	1,971 54	9,661 51	.....	.....	.....	39 30	11,672 35	31
32	Guelph Township....	.....	.....	.....	8 10	221 60	229 70	.....	.....	.....	.....	.....	229 70	32
33	Halton Union.....	948 00	.....	.....	40 34	1,079 14	2,067 48	11,018 05	158 15	501 35	.....	.....	13,745 03	33
34	Hamilton Township.	767 50	2 00	.....	23 48	641 95	1,434 93	4,192 28	154 10	141 55	.....	.....	5,922 86	34
35	Hay Township.....	143 00	.....	.....	32 48	644 31	819 79	1,686 32	.....	20 96	.....	.....	2,527 07	35
36	Hopewell Creek.....	135 50	.....	.....	10 90	306 10	452 50	25 88	.....	.....	.....	.....	478 38	36
37	Howick Farmers'....	1,018 55	10 00	.....	63 74	2,038 39	3,130 68	20,314 55	.....	327 97	.....	.....	(d) 23,773 20	37
38	Howard Farmers'...	.....	.....	.....	28 96	885 25	914 21	5,955 45	.....	213 51	.....	.....	7,083 17	38
39	Kent and Essex.....	578 95	.....	.....	14 20	543 35	1,136 50	2,101 00	.....	152 41	.....	.....	3,389 91	39
40	Lambton Farmers'..	1,179 00	10 00	.....	46 50	1,361 35	2,596 85	8,995 91	231 05	677 40	.....	173 00	12,674 21	40
41	Lanark.....	2,304 28	.....	.....	45 75	1,089 87	3,439 90	13,520 91	.....	107 46	.....	.....	17,068 27	41
42	Lennox and Addington.....	1,010 02	.....	.....	16 47	955 00	1,981 49	2,255 28	421 79	100 41	600 00	.....	5,358 97	42
43	Lobo	120 50	.....	.....	12 67	207 58	340 75	1,003 90	.....	29 56	.....	.....	1,374 21	43
44	London Township....	359 25	5 75	.....	19 17	539 43	923 60	1,180 71	.....	108 50	.....	.....	(e) 2,212 81	44
45	McGillivray.....	71 50	.....	.....	8 46	252 85	332 81	764 15	3 75	56 00	.....	.....	1,156 71	45
46	McKillop.....	431 78	5 00	120 00	28 60	920 53	1,505 91	6,229 70	.....	129 80	2,000 00	.....	9,865 41	46
47	Maple Leaf.....	1,696 50	.....	.....	35 75	1,719 12	3,451 37	6,992 54	815 45	200 35	.....	.....	11,459 71	47
48	Nichol Mutual.....	274 50	.....	.....	21 13	710 44	1,006 07	3,583 27	40 00	99 73	.....	.....	4,729 07	48
49	Nissouri Farmers'...	714 00	.....	.....	36 29	995 16	1,745 45	5,319 91	.....	29 36	.....	.....	7,094 72	59
50	Norfolk Farmers'....	583 36	.....	44 00	15 53	870 00	1,512 89	1,379 61	.....	28 20	950 00	.....	3,870 70	50
51	North Kent.....	.....	.....	.....	27 50	235 08	262 58	.....	.....	3 14	.....	.....	265 72	51
52	Oneida Farmers'....	.....	.....	.....	9 99	154 50	164 49	1,425 80	.....	.....	.....	.....	1,590 29	52
53	Otter Mutual	706 00	.....	30 50	28 82	1,240 58	2,005 90	6,946 36	.....	165 82	1,500 00	.....	10,618 08	53
54	Oxford Farmers'....	.....	.....	.....	17 86	533 12	550 98	3,021 40	.....	.....	.....	.....	3,572 38	54
55	Peel and Maryboro..	1,244 00	.....	.....	39 55	1,275 41	2,558 96	5,739 68	.....	255 30	.....	.....	8,553 94	55
56	Peel County Farmers'	1,079 00	613 75	18 00	50 26	2,691 94	4,452 95	13,079 70	.....	391 87	.....	.....	17,924 52	56
57	Prescott Farmers'...	40 50	.....	.....	17 04	612 91	670 45	3,880 33	.....	110 84	.....	.....	4,661 62	57
58	Puslinch.....	20	.....	.....	15 41	246 39	262 00	4,579 35	.....	4 20	.....	.....	4,845 55	58
59	Saltfleet and Binbrook	.....	15 57	.....	22 99	677 28	715 84	3,421 70	.....	.....	.....	.....	4,137 54	59
60	Southwold Farmers'.	56 25	.....	53 50	16 20	398 80	524 75	6,190 85	.....	11 60	2,200 00	.....	8,927 20	60
61	Sydenham	2,149 00	25 00	.....	72 99	2,492 98	4,739 97	20,272 90	.....	103 32	.....	.....	25,116 19	61
62	Townsend Farmers'.	329 00	.....	.....	15 85	545 42	890 27	6,771 77	.....	78 81	.....	.....	7,740 85	62
63	Usborne and Hibbert.	.....	259 66	.....	34 23	798 95	1,092 84	9,532 99	.....	1 75	.....	.....	10,627 58	63
64	Walpole Farmers'...	.....	.....	.....	16 26	635 23	651 49	2,532 06	.....	79 13	.....	.....	3,262 68	64
65	Waterloo, North.....	1,110 50	.....	135 23	54 80	1,861 02	3,161 55	19,950 83	.....	.....	7,000 00	.....	30,112 38	65
66	Wawanosh, West....	430 50	11 00	.....	35 06	1,306 17	1,782 73	8,732 10	.....	193 37	.....	.....	10,708 20	66
67	Westminster Towns'p	150 50	5 00	.....	17 37	637 04	809 91	422 34	.....	30 23	.....	45 20	(f) 1,307 68	67
68	Williams, East.....	89 00	50	.....	9 57	239 40	338 47	1,563 55	12 00	14 45	.....	.....	1,928 47	68
69	Yarmouth.....	.....	.....	.....	16 15	582 73	598 88	1,329 06	.....	8 08	.....	.....	1,936 02	69
	Totals.....	29,495 19	2,091 60	670 45	1,807 74	67,280 53	101,345 51	409,451 68	2,096 79	7,307 20	25,188 58	8,497 32	553,887 08	

a. Not including $20,738.92 invested.
b. Refunded to members.
c. Not including $3,900 loaned on mortgages.
d. Not including $5,010 invested.
e. Not including $5,000 invested.
f. Not including $6,627.30 invested.
g. Not including $5,000 invested.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1910.

	Name of Company.	Gross amount of risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1910.	Premium notes taken during year 1910.	
		$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	1,200,317 00	23,921 59	24,868 27	349,725 00	10,483 75	1
2	Amherst Island	234,300 00	7,453 57	10,248 37	84,825 00	3,350 10	2
3	Ayr Farmers'	3,434,750 00	139,543 27	146,447 86	1,554,295 00	66,986 50	3
4	Bay of Quinte	1,506,200 00	37,936 82	43,804 54	585,925 00	17,564 00	4
5	Bertie and Willoughby	2,566,879 00	68,158 57	77,064 21	1,011,126 00	31,009 40	5
6	Blanshard	1,302,425 00	38,781 02	42,931 37	536,330 00	17,371 28	6
7	Blenheim North	1,799,768 00	78,338 48	83,671 20	582,010 00	27,387 75	7
8	Brant County	4,817,344 50	130,764 23	133,183 60	969,505 00	28,130 90	8
9	Canadian Millers'	1,405,549 00	111,099 25	293,056 21	682,950 00	79,967 25	9
10	Caradoc Farmers'	1,864,277 00	48,901 25	51,734 34	705,562 00	21,166 86	10
11	City of Hamilton	332,553 07	14,341 34	19,225 32	340,951 00	25,772 50	11
12	Clinton Township	1,507,856 00	49,076 16	48,073 36	648,461 00	22,997 89	12
13	Culross	1,916,420 00	67,804 32	69,366 66	797,390 00	31,395 60	13
14	Dereham and West Oxford	2,098,580 00	76,492 98	81,880 96	817,952 00	33,552 05	14
15	Dorchester N. and S	4,282,130 00	111,630 87	139,810 00	1,498,455 00	44,953 65	15
16	Downie Mutual	2,537,846 00	71,284 76	74,453 80	990,180 00	29,705 40	16
17	Dufferin Farmers'	4,139,650 00	127,548 84	135,244 86	1,562,050 00	54,296 55	17
18	Dumfries, N., Waterloo, S	5,311,860 00	211,712 34	221,317 76	1,559,040 00	67,665 00	18
19	Dunwich Farmers'	2,212,840 00	77,712 74	82,844 43	763,515 00	30,540 60	19
20	Easthope South	3,666,840 00	172,916 89	179,622 37	1,079,060 00	53,953 00	20
21	Ecouomical Mutual	5,392,600 83	214,758 78	479,425 56	2,076,589 66	137,610 91	21
22	Ekfrid	1,877,400 00	49,130 46	49,091 41	711,285 00	21,338 55	22
23	Elma Farmers'	3,856,305 00	174,404 38	183,493 89	1,051,945 00	52,597 25	23
24	Eramosa Mutual	1,153,120 00	47,142 33	54,361 66	450,150 00	21,176 00	24
25	Erie Farmers'	1,619,232 50	61,358 29	62,687 07	275,810 00	11,129 00	25
26	Farmers' Central	9,319,676 00	283,714 73	288,700 71	3,643,137 00	108,011 00	26
27	Farmers' Union	6,511,802 14	180,237 01	202,708 50	2,408,834 00	82,871 98	27
28	Fire Insurance Exchange	707,548 00	9,550 22	67,711 22	784,654 00	22,663 14	28
29	Formosa Mutual	7,845,402 00	246,905 36	250,653 13	3,052,520 00	105,202 00	29
30	Germania Farmers'	3,210,330 00	111,231 85	117,536 84	950,010 00	38,000 40	30

31	Glengarry Farmers'	5,128,865 00	123,092 76	142,669 85	2,197,600 00	65,928 00	31
32	Gore District	5,486,370 67	235,736 00	628,504 28	2,132,100 00	146,240 00	32
33	Grand River	2,010,780 00	54,650 77	58,520 88	771,515 00	23,368 25	33
34	Grenville Patron	7,158,666 00	187,101 14	209,361 59	2,703,990 00	81,119 70	34
35	Grey and Bruce	3,496,806 00	58,798 41	63,010 13	1,162,655 00	42,771 10	35
36	Guelph Township	451,165 00	19,761 95	23,126 14	158,755 00	7,612 75	36
37	Halton Union	5,859,285 00	165,577 80	175,146 91	2,141,830 00	74,157 05	37
38	Hamilton Township	2,936,658 00	103,571 55	107,531 49	948,915 00	35,362 86	38
39	Hand-in-Hand	1,226,670 00	12,045 18	85,793 71	1,392,145 00	41,924 72	39
40	Hay Township	4,351,535 00	162,754 99	172,203 27	1,331,600 00	54,724 00	40
41	Hopewell Creek	931,032 00	44,350 65	48,782 05	231,440 00	11,924 25	41
42	Howard Farmers'	3,902,100 00	102,446 40	111,032 99	1,508,450 00	45,253 50	42
43	Howick Farmers'	9,460,980 00	425,796 96	445,566 58	2,856,520 00	142,826 00	43
44	Independent	778,377 00	34,916 88	2,769 40	195,010 00	11,001 10	44
45	Kent and Essex	1,575,245 00	44,251 47	49,641 60	658,389 00	22,774 71	45
46	Lambton Farmers'	6,654,357 00	80,842 62	96,491 29	2,441,595 00	48,823 80	46
47	Lanark County	6,567,222 00	161,149 76	172,174 92	2,508,121 00	74,360 90	47
48	Lennox and Addington	1,799,795 00	56,288 40	57,799 27	680,600 00	23,912 60	48
49	Lobo	1,214,631 00	38,701 49	42,118 05	409,031 00	16,361 24	49
50	London Township	2,264,904 00	57,221 11	70,273 55	785,518 00	23,652 36	50
51	McGillivray	560,760 00	12,575 85	17,055 91	197,690 00	5,930 70	51
52	McKillop	3,677,610 00	114,164 20	115,817 73	892,000 00	35,968 00	52
53	Maple Leaf	4,848,580 00	119,286 10	140,338 15	1,622,365 00	52,940 10	53
54	Metropolitan	845,763 00	38,214 26	22,548 68	295,185 00	17,139 00	54
55	Millers' and Manufacturers'	2,681,636 00	30,334 57	97,681 81	2,998,730 00	89,751 18	55
56	Monarch	1,109,654 61	25,114 78	33,541 43	278,790 00	12,801 71	56
57	Nichol Mutual	2,606,896 00	74,764 42	79,676 36	279,712 00	10,265 26	57
58	Nissouri Farmers'	4,938,272 00	217,768 66	224,188 95	1,677,239 00	77,994 00	58
59	Norfolk	1,664,500 00	54,367 96	55,741 60	326,825 00	12,989 51	59
60	North Kent	180,170 00	5,050 48	5,143 78	182,870 00	5,485 10	60
61	Oneida Farmers'	790,283 00	21,568 28	20,947 92	301,520 00	8,956 87	61
62	Otter Mutual	3,911,650 00	125,601 91	126,781 19	1,387,110 00	53,268 00	62
63	Oxford Farmers'	2,037,582 00	66,225 29	67,205 68	760,865 00	29,479 00	63
64	Peel and Maryboro'	5,950,135 00	173,549 65	193,465 24	2,165,325 00	45,944 00	64
65	Peel County	7,131,320 00	197,205 48	215,004 23	2,261,905 00	77,051 22	65
66	Perth	10,045,160 00	175,649 85	449,360 30	3,625,444 00	104,737 71	66
67	Prescott	2,172,000 00	53,711 61	66,110 71	915,515 00	27,465 45	67
68	Puslinch	1,674,685 00	47,128 41	49,944 80	642,695 00	19,461 10	68
69	Saltfleet and Binbrook	2,819,783 00	117,254 66	126,106 34	1,008,345 00	43,923 69	69
70	Southwold	1,752,250 00	59,249 25	58,784 15	455,600 00	18,224 00	70
71	Sydenham	11,172,879 00	237,112 41	257,888 81	4,003,790 00	102,178 25	71
72	Townsend	1,751,085 00	46,222 70	46,988 17	609,865 00	18,606 75	72
73	Usborne and Hibbert	4,633,375 00	130,157 02	140,345 46	1,446,815 00	42,836 38	73
74	Walpole Farmers'	1,827,063 00	65,938 61	75,044 98	560,840 00	22,734 39	74
75	Waterloo Mutual	9,898,704 00	268,981 98	574,031 49	3,586,023 00	156,135 90	75

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.—*Concluded.*

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1910.—*Concluded.*

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1910.	Premium notes taken during year 1910.	
		$ c.	$ c.	$ c.	$ c.	$ c.	
76	Waterloo North	8,217,904 00	399,431 00	417,947 56	2,625,464 00	134,101 00	76
77	Wawanosh West	4,588,797 00	158,353 38	166,610 57	1,476,225 00	59,049 00	77
78	Wellington Mutual	748,401 00	31,344 35	63,175 26	257,510 00	16,332 31	78
79	Westminster Township	1,889,170 00	50,260 06	74,686 42	874,470 00	26,234 10	79
80	Williams East	724,436 00	18,270 77	19,398 33	280,718 00	8,421 54	80
81	Yarmouth	1,832,990 00	50,026 73	51,638 73	644,030 00	19,047 27	81
82	York	4,546,440 57	105,551 69	121,361 43	1,394,191 00	46,486 44	82
	Totals	276,117,178 89	8,503,345 36	10,652,299 60	99,775,691 66	3,695,388 08	

WEATHER INSURANCE COMPANIES.

(Mutual,—4 Edward VII., c. 16.)

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Henry Rau .....Drysdale, Ont.
S. Brokenshire .....Crediton, Ont.
Jacob Kellerman .....Dashwood, Ont.
Chas. Monteith .....Thames Road, Ont.
W. T. Caldwell .....Hensall, Ont.
A. G. Smillie .....Hensall, Ont.
Wm. B. Battler .....Zurich, Ont.
Roger Northcote .....Hay, Ont.
Samuel Routley .....Kirkton, Ont.

Officers:

Henry Rau, President .....Drysdale, Ont.
S. Brokenshire, Vice-President .....Crediton, Ont.
A. G. Smillie, Secretary-Treasurer .....Hensall, Ont.

Auditors:

J. C. Kalbfleisch .....Zurich, Ont.
Alex. Rannie .....Zurich, Ont.

Unassessed premium note capital, $74,297.30.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on hand at head office	$ 105 71	
Cash in Molsons Bank, Hensall, Ont.	5,544 17	
		$5,649 88
Amount unpaid of fixed payments of 1910		569 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		74,297 30
Total assets		$80,516 38

LIABILITIES.

Amount of supposed or reported losses	$45 00
Total liabilities	$45 00

RECEIPTS.

Cash balance at 31st December, 1909 (not extended)	$3,577 67	
Cash received at taking of application:		
Held by agents for fees (not extended)	595 00	
Cash received for fixed payments due in 1910		$3,570 35
" fixed payments due in prior years		80 80
" interest		113 10
Total receipts		$3,764 25

EXPENDITURE.

Expenses of management:

Cash paid to agents in fees (not extended)	$595 00	
Amount paid for commission		$190 25
" investigation of claims		76 80
" statutory assessment and license fee		16 55
" printing, stationery and advertising		174 88
" salaries, directors' and auditors' fees		547 80
" postage, telephone, telegrams and express		63 27
" rent (Directors' meetings)		10 00
" travelling expenses		124 60
Total expenses of management		$1,204 15

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$74 55	
" losses which occurred during 1910	413 34	
		487 89
Total expenditure		$1,692 04

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$1,851,592 00

MOVEMENT IN RISKS.

Mutual System.	Number	Amount.
Policies in force 31st December, 1909	1,804	$1,763,075 00
Policies new and renewed during 1910	595	520,992 00
Gross number and amount in force during 1910	2,399	$2,284,067 00
Less expired and cancelled in 1910	429	432,475 00
Net risks in force 31st December, 1910	1,970	$1,851,592 00

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$82,583 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	74,297 30
Amount of premium notes received during the year 1910	23,646 00
Payment on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	3,570 35

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business, August 18th, 1904.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

Wm. Park .....Hereward, Ont.
W. A. Wansbrough .....Bowling Green, Ont.
G. McKenzie .....Embro, Ont.
Edward Archibald .....Colbeck, Ont.
John Sime .....Grand Valley, Ont.
Wm. Scaife .....Grand Valley, Ont.
W. B. Bourne .....Grand Valley, Ont.
F. H. Neil .....Lucan, Ont.
M. Baker .....Eagle, Ont.
W. W. Revington .....Mooresville.

Officers:

Wm. Park, President .....Hereward, Ont.
W. A. Wansbrough, Vice-President .....Bowling Green, Ont.
M. G. Varcoe, Secretary-Treasurer .....Grand Valley, Ont.

Auditors:

Wm. McIntyre .....Grand Valley, Ont.
A. Pow .....Grand Valley, Ont.

Unassessed premium note capital, $161,722.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in Traders Bank, Grand Valley, Ont.	$1,784 23	
" Traders Bank, in other branches	173 05	
" Standard Bank, Lucan, Ont.	117 65	
" Huron and Erie Loan and Savings Co., London, Ont.	83 13	
" Merchants Bank, in various branches	159 99	
" Dominion Bank, St. Thomas, Ont.	94 04	
" Canadian Bank of Commerce, Brantford, Ont.	40 37	
" Bank of Hamilton, Mitchell, Ont.	51 30	
" Sterling Bank, Monkton, Ont.	42 50	
" Bank of British North America, London, Ont.	338 15	
		$2,884 41
" Agents' hands		348 50
Amount unpaid of fixed payments of 1910		4,017 83
Amount unpaid of prior years (not extended)	$692 80	
Amount of premium notes after deducting all payments thereon and assessments levied		161,722 75
Total assets		$168,973 49

Liabilities.

Amount of supposed or reported loss	$45 00
Total liabilities	$45 00

Receipts.

Cash balance at 31st December 1909 (not extended), $1,003.40.

Cash received as fixed payments due in 1910	$9,522 40
" fixed payments due in prior years	111 10
" interest	15 55
" agents' balances	109 76
" transfer fees	4 80
" from overpaid bank	1 96
" insurance loss	300 00
Total	$10,065 57

Expenditure.

Expenses of management:

Cash paid for agents' commission	$1,253 34
" interest	65 40
" investigation and adjustment of claims	146 00
" statutory assessment and license fee	45 82
" travelling expenses	163 50
" rent	55 00
" taxes	14 89
" salaries, directors' and auditors' fees	1,219 00
" printing, stationery and advertising	412 44
" postage, telephone, telegrams and express	328 01
" other expenses	214 25
Total expenses of management	$3,917 65

Miscellaneous payments

Cash paid for losses which occurred prior to 1910	$289 04	
" losses which occurred during 1910	1,452 46	
		1,741 50
" rebates		25 41
" repayments of loans		2,500 00
Total expenditure		$8,184 56

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$6,393,780 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	5764	$6,243,840 00
Policies new and renewed during 1910	1461	1,657,115 00
Gross number and amount in force during 1910	7225	7,900,955 00
Less expired and cancelled in 1910	1444	1,507,175 00
Net risks in force at 31st December, 1910	5781	$6,393,780 00

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$200,835 80
Amount of all premium notes, after deducting all payments theeron and assessments levied	161,722 75
Amount of premium notes received during the year	52,064 25
Payment on premium notes of 1910, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1910	3,418 58

WELLINGTON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, DRAYTON, ONT.

Commenced business 11th July, 1907.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

James Fotheringham .....Palmerston, Ont.
W. T. Whale .....Goldstone, Ont.
Robert McArthur .....Moorefield, Ont.
John C. Dixon .....Moorefield, Ont.
W. C. Quickfall .....Glenallen, Ont.
George Wilson .....Drayton, Ont.
Wm. Christian .....Drayton. Ont.
Dan. Williams .....Cotswold, Ont.
J. F. Elliott .....Drayton, Ont.
Herman Koelln .....Glenallen, Ont.
George Short .....Drayton, Ont.
J. Wallace .....Drayton, Ont.

Officers:

James Fotheringham, President .....Palmerston, Ont.
W. T. Whale, Vice-President ..... Goldstone, Ont.
James McEwing, M.P.P., Secretary Treasurer .....Drayton, Ont.

Auditors:

John Fotheringham .....Rothsay, Ont.
Alex. Withers .....Drayton, Ont.

Unassessed premium note capital, $12,738.65.

STATEMENT FOT THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash on deposit in Traders Bank, Drayton, Ont.		$123 30
Amount unpaid of fixed payments of 1910		147 60
" " " " prior years (not extended)..	$85 30	
" of premium notes after deducting all payments thereon and assessments levied		12,738 65
Total assets		$13,009 55

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended)	$23 18	
Cash received for fixed payments due in 1910		$565 40
" " " prior years		199 85
" loss refunded		25 00
Total		$790 25

Expenditure.

Expenses of management:

Cash paid for agents' commission	$230 00
" statutory assessment and license fee	6 88
" rent	22 00
" salaries, directors' and auditors' fees	170 00
" printing, stationery and advertising	31 50
" postage, telephone, telegrams and express	14 50
" investigation of claims	15 00
" other expenses	2 00
Total expenses of management	$491 88

Miscellaneous payments:

Cash paid for losses which occurred during 1910	97 00
" rebates	1 25
" in repayment of loan	100 00
Total expenditure	$690 13

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$246,425 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	464	$287,425 00
Policies new and renewed during 1910	230	131,600 00
Gross number and amount in force during 1910	694	$419,025 00
Less expired and cancelled in 1910	261	172,600 00
Net risks in force 31st Dcember, 1910	433	$246,425 00

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$13,828 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	12,738 65
Amount of premium notes received during the year 1910	7,671 00
(*a*) Cash paid up to 31st December, 1910	565 40
(*b*) Notes for fixed payments or assessments unpaid 31st December, 1910	147 60
Written off	1 25

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

S. R. Wallace ..... Burgessville, Ont.
James Donaldson ..... Atwood, Ont.
John Davidson ..... Newton, Ont.
T. O. Robson ..... St. Mary's, Ont.
H. Hemsworth ..... Gowanstown, Ont.
D. Bonis ..... St. Mary's, Ont.
A. Short ..... Mandaumin, Ont.
J. McLevin ..... Hickson, Ont.
H. Turner ..... Braemar, Ont.
J. R. Murray ..... Bennington, Ont.
J. A. Calder ..... Kintore, Ont.
P. J. Payton ..... Conroy, Ont.
John Youngs ..... Brooksdale, Ont.
George McIntosh ..... Embro, Ont.
Col. Ross ..... Embro, Ont.

Officers:

S. R. Wallace, President ..... Burgessville, Ont.
James Donaldson, Vice-President ..... Atwood, Ont.
E. L. Sutherland, Secretary-Treasurer ..... Woodstock, Ont.

Auditors:

W. Johnston ..... St. Mary's, Ont.
A. L. Murray ..... Embro, Ont.

Unassessed premium note capital, $109,638.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

Cash in various banks	$8,778 63
Amount unpaid of fixed payments of 1910	2,762 64
Amount of premium notes after deducting all payments thereon and assessments levied	109,638 00
Total assets	$121,179 27

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1909 (not extended), $3,839.30.	
Cash received as fixed payments due in 1910	$9,908 46
" fixed payments due in prior years	469 75
Total	$10,378 21

Expenditure.

Expenses of management:	
Cash paid for commission	$968 38
" salaries, directors' and auditors' fees	1,363 30
" printing, stationery and advertising	278 07
" statutory assessments and license fee	37 98
" extra office work	28 50
" office furnishings	122 80
" painting sign	50 00
" investigation of claims	237 20
" rent	70 00
" fees and expenses, Underwriters' Association	36 00
" agents attending meetings of Board	81 50
" bank exchange	15 20
" typewriter	121 13
" other expenses	8 00
Total expenses of management	$3,418 06
Miscellaneous payments:	
Cash paid for losses which occurred during 1910	1,890 83
" rebates	129 99
Total expenditure	$5,438 88

Currency of Risks.

Amount covered by Policies in force 31st December, 1910.

	Three years.
Mutual	$5,453,022 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1909	5118	$5,045,600 00
Policies new and renewed during 1910	1859	2,001,902 00
Gross number and amount in force during 1910	6977	$7,047,502 00
Less expired and cancelled in 1910	1635	1,594,480 00
Net risks in force at 31st December, 1910	5342	$5,453,022 00

Premium Notes or Undertakings

On Policies in force 31st December, 1910.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$126,711 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	109,638 00
Amount of premium notes received during the year 1910	43,718 50

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS: LIABILITIES, RECEIPTS AND EXPENDITURE.

WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Cash.	Fixed payments of 1910 unpaid.	Unassessed premium note capital	Agents' balances.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	5,649 88	569 20	74,297 30	.....	80,516 38
Ontario Farmers'	2,884 41	4,017 83	161,722 75	348 50	168,973 49
Wellington Weather	123 30	147 60	12,738 65	.....	13,009 55
Western Farmers	8,778 63	2,762 64	109,638 00	.....	121,179 27
Totals	17,436 22	7,497 27	358,396 70	348 50	383,678 69

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Amount of supposed loss.	Total liabilities.	Number of policies in force.	Net amount of risk.
	$ c.	$ c.		$ c.
Huron Weather	45 00	45 00	1,970	1,851,592 00
Ontario Farmers'	45 00	45 00	5,781	6,393,780 00
Wellington Weather	.....	.....	433	246,425 00
Western Farmers'	.....	.....	5,342	5,453,022 00
Totals	90 00	90 00	13,526	13,944,819 00

WEATHER INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Fixed payments of 1910.	Fixed payments of prior years.	Transfer fees.	Interest.	Agents' balances.	All other.	Total receipts.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	3,570 35	80 80		113 10			3,764 25
Ontario Farmers'	9,522 40	111 10	4 80	15 55	109 76	301 96	10,065 57
Wellington Weather	565 40	199 85				25 00	790 25
Western Farmers'	9,908 46	469 75					10,378 21
Totals	23,566 61	861 50	4 80	128 65	109 76	326 96	24,998 28

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Name of Company.	Agents' commissions, etc.	Statutory assessments and license fees.	Interest.	Salaries and general expense account.	Total expense of mangement.	Borrowed money repaid.	Losses.	Rebates.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	190 25	16 55		997 35	1,204 15		487 89		1,692 04
Ontario Farmers'	1,253 34	45 82	65 40	2,553 09	3,917 65	2,500 00	1,741 50	25 41	8,184 56
Wellington Weather	230 00	6 88		255 00	491 88	100 00	97 00	1 25	690 13
Western Farmers'	968 38	37 98		2,411 70	3,418 06		1,890 83	129 99	5,438 88
Totals	2,641 97	107 23	65 40	6,217 14	9,031 74	2,600 00	4,217 22	156 65	16,005 61

COLUMBIA INSURANCE COMPANY

(OF JERSEY CITY, N.J.)

INSURING VEHICLES AND OTHER PROPERTY AGAINST LOSS OR ACCIDENTAL DAMAGE. [R.S.O. 1897, Chap. 203, Sec. 6, (3), (4).]

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

COLUMBIA INSURANCE COMPANY.

HEAD OFFICE, JERSEY CITY, N.J., U.S.A.

Chief Agent for Ontario, George McMurrich, Toronto, Ontario.

Commenced business 21st March, 1901.

Names and addresses of the Directors and Officers for the year 1911.

Directors:

George F. Crane .....New York City.
George D. Hallock .....New York City.
Lawrence Kneeland .....New York City.
F. Herrmann .....New York City.
C. E. Dean .....New York City.
Wade Robinson .....New York City.
Frederick T. Busk .....New York City.

Officers:

George F. Crane, President .....New York City.
F. Herrmann, Vice-President .....New York City.
C. E. Dean, Secretary .....New York City.
Wade Robinson, Treasurer .....New York City.

Authorized Capital, $400,000.00.

Subscribed Capital, $400,000; Paid up Capital, $400,000. Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, $30,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

ASSETS.

State, provincial, county, municipal and railroad bonds		$668,905 00
Cash in Metropolitan Trust Company of New York	$19,817 52	
Cash in Commercial Trust Company of Jersey City	1,592 40	
Cash in Bank of Nova Scotia, Toronto (deposit receipts, forming part of Ontario Government deposit)	5,000 00	
Cash in Sterling Bank of Canada, Toronto (deposit receipt forming part of the Ontario Government deposit)	5,000 00	
		31,409 92
Interest due or accrued and unpaid		7,528 72
Premiums outstanding in course of collection		69,977 55
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1910		194,600 60
Total assets		$972,421 79

Liabilities.

Amount of supposed or reported losses	$8,147 18
Re-insurance reserve for inland marine and other insurance contracts in force, calculated on the basis of 100 per cent. of premiums unterminated	1,737 69
Re-insurance reserve for long term risks *pro rata*	1,992 45
Amount required to re-insure all outstanding risks, being 50 per cent. of gross premiums on all policies in force 31st December, 1910	328,400 80
Amount of accrued taxes	5,000 00
Amount due for printing, stationery and advertising	500 00
Total liabilities	$345,778 12
Paid up capital stock	$400,000 00

Receipts.

Gross premiums received in cash	$855,863 79
Interest or dividends	26,320 06
Re-insurance on policies become claims	149,308 40
Salvage on claims	39,816 02
Total receipts	$1,071,308 27

Expenditure.

Expenses of management:

Cash paid to agents for commission, salaries and bonus	$91,387 34
" law costs	504 98
" inspection and surveys	503 11
" statutory assessment and license fees (Ont. $54.21)	1,214 94
" rent and taxes	6,461 15
" salaries, directors' and auditors fees	8,684 37
" printing, stationery and advertising	2,213 20
" postage, telegrams and express	622 91
" Underwriter Board	678 32
" furniture	121 57
" all other	49 74
Total expenses of management	$112,441 63

Miscellaneous payments:

Cash paid for losses which occurred prior to 1910	$5,168 00	
" losses which occurred during 1910	311,634 02	
		316,802 02
" re-insurance		438,139 39
" rebate, abatement and returned premiums		157,449 29
" for securities (not extended)	$84,891 25	
" investment expenses		62 50
Total expenditure		$1,024,894 83

MOVEMENT AND CURRENCY OF AUTOMOBILE AND OTHER INSURANCE CONTRACTS.

	Ontario.	Elsewhere.	Total.
Policies in force 31st December, 1909	$643,661	$46,771,016	$47,414,677
Policies issued in 1910, new and renewed ..	28,570,518	94,885,077	123,455,595
Gross total	$29,214,179	$141,656,093	$170,870,272
Deduct expired and cancelled in 1910	27,798,529	84,054,436	111,852,965
Policies remaining in force 31st Dec., 1910	$1,415,650	$57,601,657	$59,017,307

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1910.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Busk, F. T.	New York	1	100	100
Crane, Geo. F.	"	1	100	100
Dean, C. E.	"	1	100	100
Hallock, G. D.	"	1	100	100
Herrmann, F.	"	1	100	100
Kneeland, L.	"	1	100	100
Robinson, Wade	"	1	100	100
Union Marine Insurance Co., Ltd.	Liverpool, Eng.	3,993	399,300	399,300
Totals		4,000	$400,000	$400,000

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1901 to 1910 inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1881 to 1910, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1901 to 1910, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Amount paid for losses caused by fire in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses reported to have been caused by lightning.
		$ c.	$ c.	$ c.
1901	75 Purely Mutual Companies	191,491 32	13,392 39	73,352 70
	10 Cash-Mutual Companies	501,461 25	20,903 16	28,638 53
	3 Stock Companies	52,076 97	90 00	158 34
	88 Companies	745,029 54	34,385 55	102,149 57
1902	74 Purely Mutual Companies	202,445 36	6,609 88	68,278 86
	11 Cash-Mutual Companies	390,528 99	20,368 08	13,180 44
	3 Stock Companies	52,477 98	211 00	991 46
	88 Companies	646,452 33	27,388 96	82,450 76
1903	73 Purely Mutual Companies	249,560 31	11,251 56	92,219 91
	12 Cash-Mutual Companies	561,812 85	14,349 65	23,868 49
	3 Stock Companies	103,053 57	Nil	115 67
	88 Companies	914,426 73	25,601 21	116,204 07
1904	72 Purely Mutual Companies	272,466 29	14,608 00	129,562 99
	13 Cash-Mutual Companies	1,306,662 85*	32,859 83	22,886 88
	3 Stock Companies	346,289 56*	1,650,00	251 18
	88 Companies	1,925,418 70	49,117 83	152,701 05
1905	71 Purely Mutual Companies	270,994 17	8,378 35	84,772 18
	13 Cash-Mutual Companies	601,654 29	27,732 37	43,049 51
	3 Stock Companies	82,072 16	1,155 80	2,766 54
	87 Companies	954,720 62	37,266 52	130,588 23
1906	69 Purely Mutual Companies	353,294 80	8,145 21	171,491 46
	14 Cash-Mutual Companies	694,649 62	30,270 64	31,982 48
	3 Stock Companies	94,065 33	1,048 92	2,061 63
	86 Companies	1,142,009 75	39,464 77	205,535 57
1907	69 Purely Mutual Companies	301,450 52	5,449 57	124,026 27
	14 Cash-Mutual Companies	794,436 00	17,648 17	37,300 59
	3 Stock Companies	182,603 58	2,591 13	134 58
	86 Companies	1,278,490 10	25,688 87	161,461 44
1908	69 Purely Mutual Companies	374,602 38	9,679 37	139,904 75
	13 Cash-Mutual Companies	778,780 13	13,774 05	26,777 14
	4 Stock Companies	234,149 65	3,542 29	3,505 31
	86 Companies	1,387,532 16	26,995 71	170,187 20
1909	68 Purely Mutual Companies	297,333 88	11,667 75	120,573 49
	13 Cash-Mutual Companies	657,028 47	18,735 79	38,845 94
	5 Stock Companies	167,596 82	7,007 66	514 86
	86 Companies	1,121,959 17	37,411 20	159,934 29
1910	69 Purely Mutual Companies	409,451 68	12,075 15	201,057 36
	13 Cash-Mutual Companies	663,660 16	9,628 86	41,252 11
	5 Stock Companies	137,649,23	4,266 67	2,600 61
	87 Companies	1,240,761 07	25,970 68	244,910 08

* Caused largely by Toronto's conflagration of 1904.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1881 to 1910 inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid.
		$ c.	$ c.	$ c.	$ c.	$ c.
1881	47	1,387,880.91	28,070.56	44,053,270.00	33,364.69	79,188.38
1882	51	1,590,604.55	29,469.67	50,644,560.00	35,035.19	71,160.15
1883	51	1,756,268.87	32,479.59	56,471,654.00	39,590.44	65,634.00
1884	55	1,974,269.30	38,758.83	63,238,154.00	48,258.58	105,197.55
1885	57	2,244,939.49	30,740.24	69,766,337.00	59,042.55	122,393.55
1886	57	2,465,817.96	48,229.59	75,375,688.00	65,853.76	122,492.47
1887	60	2,715,532.61	53,105.04	80,897,187.00	70,042.62	154,289.31
1888	59	2,904,606.67	39,434.73	83,929,092.00	74,631.36	153,585.69
1889	58	2,754,690.34	45,990.81	84,946,603.00	65,366.26	156,060.38
1890	58	2,732,033.78	38,384.15	81,641,482.00	58,817.35	137.803.31
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,007.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426.630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523 19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925.052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	*409,451.68

* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1881 to 1910, both inclusive, $5,951,526.77.

FIRE INSURANCE PURELY MUTUAL COMPANIES

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1881 TO 1910 INCLUSIVE

Year.	Number of companies.	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to average amount at risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	*Total percentage of average cost of management to average amount at risk; and of the average amount paid for losses to average amount at risk.
		$ c.	$ c.	$ c.	$ c.		$ c.		$ c.		
1881	47	29,529 38	597 24	28,932 14	937,303 00	3.086	709 88	.0757	1,684 85	.179	*.2547
1882	51	31,188 32	577 83	30,610 49	993,030 00	3.082	686 96	.0691	1,395 29	.140	.2091
1883	51	34,436 64	636 85	33,799 79	1,107,287 00	3.052	776 28	.0701	1,286 94	.116	.1861
1884	55	35,895 80	704 70	35,191 10	1,149,784 00	3.060	877 42	.0763	1,912 68	.166	.2423
1885	57	39,384 90	539 30	38,845 60	1,223,970 00	3.173	1,035 83	.0846	2,147 25	.175	.2596
1886	57	43,259 96	846 13	42,413 83	1,322,380 00	3.207	1,155 32	.0873	2,148 99	.162	.2493
1887	60	45,258 87	885 08	44,373 79	1,348,286 00	3.291	1,167 37	.0865	2,571 48	.190	.2765
1888	59	49,230 62	668 38	48,562 24	1,422,526 00	3.413	1,264 93	.0889	2,603 14	.182	.2709
1889	58	47,494 66	792 94	46,701 72	1,464,596 00	3.188	1,127 00	.0769	2,690 69	.183	.2599
1890	58	47,104 03	661 79	46,442 24	1,407,611 00	3.299	1,014 09	.0720	2,375 91	.168	.2400
1891	59	49,735 95	873 83	48,862 12	1,433,346 00	3.408	992 77	.0692	2,157 93	.150	.2192
1892	61	50,782 99	564 54	50,218 45	1,464,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910	69	116,306 33	257 49	116,048 84	3,362,199 00	3.451	1,468 77	.0437	5,934 08	.176	.2197

*The figures in this column read as cents give the average cost per $100 of insurance per annum, that is, .2547 = $25\frac{47}{100}$ cents.

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

J. J. Craig, Grand Master Workman ..... Fergus
M. D. Carder, Grand Recorder ..... Toronto.
F. G. Inwood, Grand Treasurer ..... Toronto.

I. CURRENCY ON INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1910, $58,052,800.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1909			38,558	58,472,800 00
Number of contracts taken during 1910 new or renewed			2,786	2,283,500 00
Gross number of contracts in force at any time in 1910			41,344	60,756,300 00
Deductions:				
		$ c.		
Contracts matured in 1910	563	1,019,500 00		
Contracts lapsed in 1910	1,969	1,628,500 00		
Contracts surrendered	13	25,000 00		
Reduction of Certificates	.....	30,500 00		
Total deductions extended	2,545	2,703,500 00	2,545	2,703,500 00
Net contracts in force 31st December, 1910	.....	....	38,799	58,052,800 00
No. of certificate holders in good standing	37,820			
No. temporarily suspended	979			
Grand total of certificate holders, 31st December, 1910	38,799			

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,700.
Number of members who died during 1910, 5.
Amount of Funeral Benefits paid in 1910, $150.00.

IV. Sick Benefits.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1910, 220.

Amount of benefits paid in 1910 in respect of sick members, $3,889.00.

Number of weeks' sickness experienced in 1910, 934.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1910, $4,933.93.

V. Assets.

Bonds, debentures, etc.		$1,374,762 21
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Imperial Bank, Toronto, Beneficiary Fund	153,747 83	
Imperial Bank, Toronto, General Fund	16,617 45	
Imperial Bank, Toronto, Sick Fund	4,933 93	
Nova Scotia, Toronto, Reserve Fund	40,192 85	
Assessments called but not yet payable	104,700 00	
Interest due and accrued	21,500 00	
All other assets	9,013 76	
Total assets		$1,725,468 03

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	$127,790 37
Amount of all other liabilities	2,566 72
Total liabilities	$130,357 09

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1910, none.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1910, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1910.

Names and addresses of the auditors for 1910 were as follows: Thos. A. Hastings, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; special auditors, Geo. Clay, Toronto; Charles G. Knott, Toronto.

Certain changes were during 1910 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, $20,000.

Amount of bond of Grand Treasurer, $10,000.

VIII. Cash Receipts.

Cash balance from 1909 (not extended) $1,521,934.01.

Cash received during 1910 from:

Application fees	$3,649 00
Badges, etc.	1,567 24
Assessments	1,034,869 33
Per capita tax	35,901 16
Changing certificates, etc	379 00
Organization Fund tax	38,155 73
Interest	65,620 26
Reserve Fund transferred from Beneficiary Fund	50,000 00
Total receipts	$1,230,141 72

IX. Cash Expenditure.

(a) *Expense of Management.*

Cash paid during 1910 for:

Charts	$68 75
Fraternal association	75 00
Law costs	305 51
Registration fee	25 00
Rent of safe	60 00
Organization expenses	37,317 93
Expense of annual meeting	7,719 76
Supplies	384 45
Travelling expenses	2,060 54
Rent, light, insurance and telephones	819 64
Salaries, officers' and auditors' fees	5,400 00
Medical Examiner's salary and expenses	1,812 37
Clerk hire	5,950 00
Official Journal	6,217 45
Printing, stationery and advertising	2,796 29
Postage, telegrams and express	1,634 74
Premiums for guaranteeing lodge officers	530 70
Other management expenses	227 32
Total expenses of management	$73,405 45

(b) *Miscellaneous Expenditure.*

Life insurance claims paid	1,034,295 52
Funeral benefits	150 00
Sick benefits	3,889 00
Transferred to Reserve Fund	50,000 00
Taxes on reserve	81 49
Total expenditure	$1,161,821 46

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized 28th March, 1887, and incorporated in Ontario 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Alex. Morris, Grand Councillor	Pembroke.
F. J. Fitzgerald, Grand Vice-Councillor	London.
Wm. F. Montague, Grand Recorder	Hamilton
Samuel Broadfoot, Grand Treasurer	Guelph.
Rev. A. J. Paul. Grand Representative	Sudbury
A. R. Hassard, Grand Representative	Toronto.
A. W. Adams, Grand Representative	Toronto.
Major H. J. Snelgrove, Grand Representative	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.
Amount covered by insurance contracts at 31st December, 1910, $34,369,258.74.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1909			36,042	32,991,997 76
Add contracts taken 1910, new and renewed			5,749	3,805,000 00
Add amount by which various certificates were increased during 1910.			.....	41,750 00
Gross number and amount of contracts on foot at any time during 1910			41,791	36,838,747 76
Deductions:				
		$ c.		
Contracts matured in 1910	304	297,906 75		
Contracts lapsed in 1910	3,325	2,119,995 20		
Contracts surrendered in 1910	62	46,400 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1910	.....	5,187 07		
Total deductions	3,691	2,469,489 02	3,691	2,469,489 02
Net contracts on foot 31st December, 1910			38,100	34,369,258 74
Number of certificate holders in good standing at 31st December, 1910			37,680	34,105,234 74
Temporarily suspended			420	264,024 00

III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.
The total membership of this branch 31st December, 1910, 11,058.
Number of members who died during 1910, 64.
The total amount of Funeral Benefits paid during 1910 was $3,550.
The total amount of cash standing to credit of Funeral Benefit Fund, $68,723.17.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1910, 1,938.

The total amount of Sick Benefits paid in 1910, was $36,409.60.

The number of weeks' sickness experienced in 1910 was 9,099 9/14.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1910, was $68,723.17.

The number of females who received benefits in respect of sickness during 1910 was 557, and the average weeks of illness, 5.12.

The number of males who received benefits in respect of sickness during 1910 was 1,381, and the average weeks of illness, 4.21.

V. Assets.

Bonds, debentures and securities		$854,224 43
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account		57,859 25
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account		13,173 26
Bank of Hamilton, Hamilton, General Fund		2,861 05
Bank of Hamilton, Hamilton, Guarantee Fund		1,000 00
Bank of Hamilton, Hamilton, Ont., Investigation Fund Account		142 84
Dues and assessments called, but not yet payable, estimated at		34,656 81
Interest		12,894 26
Total assets of Life Insurance Fund (not extended)	$897,958 12	
Total assets of Sick and Funeral Fund	74,849 89	
Total assets of Guarantee Fund	1,354 40	
Total assts of General and other funds	25,120 38	
Other assets (detailed in memo)		22,470 89
Total assets		$999,282 79

VI. Liabilities.

Amount of claims supposed	$45,388 00
All other liabilities	6,488 59
Total liabilities	$51,876 59

VII. Miscellaneous.

Actions instituted by or against the Grand Council during 1910: None.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month without notice; twelve of such assessments were made during 1910.

The Society's books were duly audited on February 7th, June 20th, August 20th, and November 10th, 1910.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1910 were as follows: Chas. L. Bass, Toronto; J. W. Edwards, M.D., M.P., Cataraqui, Ont.

No changes were, during 1910, made in the organization or management of the Society in relation to insurance certificates or benefits.

No changes were, during 1910, made in the Constitution and Laws in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.

Amount of bond of Grand Treasurer, $2,000.

Number of members in Ontario at 31st December, 1910, 32,776.

Number of certificate holders in Ontario at 31st December, 1910, 32,776.

Amount of insurance in force in Ontario at 31st December, 1910, $30,060,870.74.

Number of members in Ontario who died during 1910, 279.

Amount of death benefits paid to Ontario members during 1910, $281,701.50.

Amount of disability benefits paid to Ontario members during 1910, $10,415.14.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $128,601.92.

Cash received during 1910 from:

Assessments in Life Insurance Department	$333,746 73
Assessments in Sick Benefit Department	53,236 25
Per capita tax	43,102 08
Supplies sold and certificate fees, etc.	8,923 53
Interest	37,788 32
Premium for guarantee of lodge officers	642 35
All other sources	7,539 35
Cash received from investments (not extended), $46,507.90.	
Total receipts	$484,978 61

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Fees to Canadian Fraternal Association	$70 00
Commission and organization account	26,968 28
Registration fees	85 00
Investigation of claims, etc.	1,196 99
Interest	9 67
Supplies bought—office furniture, etc	2,591 98
Travelling expenses	866 59
Rent and heat, etc	479 75
Managing officers' salaries and officers' and auditors' fees	6,492 80
Medical examiner's salary and expenses	4,079 77
Clerk hire	4,511 10
Official journal	2,191 10
Printing	825 78
Postage, telegrams, express	1,466 92
Premiums for guarantee of grand officers	21 00
Total expenses of management	$51,856 73

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	306,352 10
Funeral benefits	3,550 00
Sick benefits	36,409 60
Total disability benefits	10,515 14
Transferred from Life Insurance Fund to Investigation Fund	3,337 46
Transferred from Sick Benefit Fund to General Fund	2,694 84
Transferred from General Fund to Investigation Fund	950 00
Overdraft of year 1909 paid to Bank of Hamilton	4,975 11
Transferred from Guarantee Fund to General Fund	551 05
Other expenditure	210 43
Cash paid for investments (not extended) $163,649.57.	
Total expenditure	$421,402 46

THE ORDER OF CANADIAN HOME CIRCLES.

(File 1, p. 81.)

Annual Statement for the Year Ending 31st December, 1910.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive officers of the Society at the 31st December, 1910, were as follows:

Thomas R. Young, Supreme Leader ..... Toronto.
Dent Dalton, Supreme Vice-Leader ..... Delhi.
J. M. Foster, B.A., Supreme Secretary ..... Toronto.
W. H. Weston, Supreme Treasurer ..... Toronto.
W. A. Dowler, K.C., Supreme Solicitor ..... Fort William.
A. T. Hobbs, M.D., Supreme Medical Examiner ..... Guelph.
W. B. Graham, Supreme Past Leader ..... Toronto.

I. Currency of Insurance Certificates.

	Maturing 1911.	Maturing 1912.	Maturing 1913.	Maturing 1914.	Maturing 1915.	Subsequently to 1915.	Total.
	$	$	$	$	$	$	$
Amount covered by endowment contracts in force 31st December, 1910.....	51,950	65,500	80,125	96,025	113,725	12,907,216	13,314,541
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1910.....	.....	.....	.....	.....	.....	.....	13,472,298
Total 31st December, 1910..	.....	.....	.....	.....	.....	.....	26,786,839

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
		$ c
Contracts in force 31st December, 1909	19,731	13,071,176 00
Add contracts taken during 1910, new or renewed.....	1,608	766,250 00
Add amount by which various contracts were increased during 1910.		18,000 00
Gross number and amount of contracts on foot at any time during 1910	21,339	13,855,426 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910 by death....	189	140,840 00		
Contracts lapsed in 1910.....	769	345,929 00		
Contracts matured during 1910 (endowment) and total disability	.....	45,935 00		
Add amount of deductions on certificates still in force.....	.....	8,181 00		
Total deductions extended.....	958	540,885 00	958	540,885 00
Net endowment contracts on foot at 31st December, 1910.....			20,381	13,314,541 00

(b) Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1909	19,731	13,190,908 00
Add contracts taken during 1910, new or renewed	1,608	766,250 00
Add amount by which various certificates were increased during 1910		18,000 00
Gross number and amount of contracts on foot at any time during 1910	21,339	13,975,158 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910 by death	189	148,750 00		
Contracts lapsed in 1910	769	345,929 00		
Contracts reduced during 1910		8,181 00		
Total deductions extended	958	502,860 00	958	502,860 00
Net insurance contracts			20,381	13,472,298 00
Number of certificate holders in good standing on 31st December, 1910			20,141	26,537,339 00
Number of certificates temporarily suspended			240	249,500 00
Grand total of certificate holders 31st December, 1910			20,381	26,786,83 9

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Number of members in Sck Benefit Department, 850.
Sick Benefits are undertaken by the Supreme Body only.
Number of members who received Sick Benefits during 1910, 182.
Amount of benefits paid to sick members, $3,248.00.
Number of weeks' sickness experienced in 1910, 812.
Total amount of cash to credit of fund, 31st December, 1910, $3,668.03.

V. Assets.

Cash value of bonds and debentures	$175,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Nova Scotia, Amherst, N. S.	3,241 61
Bank of Hamilton, Hamilton, Ont.	5,653 52
Standard Bank, Brantford, Ont.	5,598 16
Bank of Toronto, London, Ont.	5,653 43
Bank of Toronto, Port Hope, Ont.	3,246 32
Bank of Commerce, St. Catharines, Ont.	3,246 22
Molsons Bank, Simcoe, Ont.	2,201 91
Molsons Bank, Trenton, Ont.	2,196 97
Traders Bank, Beeton, Ont.	2,196 48
Traders Bank, Tillsonburg, Ont.	5,413 59
Bank of Hamilton, Delhi, Ont.	2,123 25
Dominion Bank, Toronto, Ont.	69,389 68

Dues and assessments called but not yet payable		25,345 35
Interest due and accrued		3,709 78
All other assets		1,610 02
Total assets Life Insurance Fund (not extended)	$100,021 75	
Total assets Endowment Fund (not extended)	203,750 52	
Total assets Sick and Funeral Fund (not extended)	4,536 03	
Total assets General and other Funds (not extended)	7,517 99	
Total assets		$315,826 29

(For maturing endowments see *supra.*)

VI. Liabilities.

Amount of admitted claims	$12,339 57
Supposed claims	10,050 00
Other liabilities	1,927 21
Total liabilities	$24,316 78

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1910.—None.

Assessments are made monthly

Eighteen assessments were made during 1910, each being payable the first of each month.

The Society's accounts were audited in April, July, October, 1910, and January, 1911.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1910 were as follows: A. R. Thompson, Merritton, Ont.; A. M. Tobin, Waterford.

Amount of bond of Supreme Secretary, $10,000.00.

Amount of bond of Supreme Treasurer, $3,000.00.

Number of members in Ontario 31st December, 1910, 18,631.

Amount of insurance in force in Ontario at 31st December, 1910, $24,974,096.00.

Number of members in Ontario who died during 1910, 174.

Amount of death benefits paid Ontario members during 1910, $269,545.93.

Amount of disability benefits paid to Ontario members during 1910, $5,040.00.

Amount of endowment benefits paid in 1910, $40,475.05.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $282,900.63.

Cash received during 1910 from:

Application fees	$1,910 00
Assessments	331,173 69
Per capita tax and levies	28,959 44
Charter fees	66 00
Supplies sold	623 37
Interest and dividends	9,437 01
Premiums and guarantees	15 00
All other sources	60 45
Total receipts	$372,244 96

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Commission	$13,990 33
Law costs (Supreme Solicitors' fees and expenses)	304 05
Registration fee	125 00
Expenses of annual meeting	3,553 46
Supplies bought	1,094 25
Travelling expenses	255 93
Rent, light, heat and taxes	827 26
Salaries, officers, auditors	4,539 14
Clerk hire	2,995 00
Medical Examiner—salary and expenses	633 65
Official journal	1,826 24
Printing, stationery and advertising	746 35
Postage, telegrams and express	580 17
Premiums for guarantee of lodge officers	89 00
Other management expenses (detailed in memo.)	195 64
Total expenses of management	$31,755 47

(b) *Miscellaneous Expenditure.*

Endowment benefits	40,675 05
Life insurance claims other than endowments	289,045 93
Sick benefits	3,248 00
Total disability benefits	5,260 00
Grand totals	$369,984 45

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Donald M. McIntyre, President .....Kingston.
John O. Donogh, Vice-President .....Toronto.
R. Meek, Secretary-Treasurer .....Kingston

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1909	24,157	29,193,250 00
Add contracts taken during 1910, new or renewed	2,718	2,858,000 00
Add amount by which various certificates were increased during 1910.	.....	43,000 00
Add amount by which various certificates were omitted previously...	.....	127,750 00
Gross number and amount of contracts on foot at any time during 1910	26,875	32,222,000 00

Deductions:	Number.	Amount.	Number.	Amount.
		$ c.		
Contracts matured in 1910	201	260,250 00		
Contracts lapsed in 1910	981	1,063,000 00		
Contracts cancelled in 1910	3	3,000 00		
Contracts surrendered in 1910	7	8,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1910	.....	7,000 00		
Total deductions extended	1,192	1,341,250 00	1,192	1,341,250 00
Net contracts on foot at 31st December, 1910			25,683	30,880,750 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None given

V. Assets.

Cash value of bonds, debentures, etc	$790,929 57
Cash on hand	73 38
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont.	30,372 48
Montreal Bank, Kingston	11,882 33
Montreal Bank, Port Hope	5,551 18
Quebec Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	58,267 55
All other assets	3,925 23
Total assets	$906,001 72

VI. Liabilities.

Amount of claims admitted by Society	$36,250 00
Total liabilities	$36,250 00

VII. Miscellaneous.

Actions instituted against the Society in 1910. None.

Six assessments were made during 1910, as follows: 15th January, March, May, July, September and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1910: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1910.

Certain changes were made during 1910, in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, $10,000.

Number of members in Ontario at 31st December, 1910, 15,678.

Number of Certificate Holders in Ontario, at 31st December, 1910, 15,678.

Number of members in Ontario who died during 1910, 123.

Amount of insurance in force in Ontario at 31st December, 1910, $18,710,000.00.

Amount of death benefits paid to Ontario members during 1910, $159,619.34.

Amount of disability benefits paid to Ontario members during 1910, $2,000.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $14,824.75.

Cash received during 1910 from:	
Application fees	$777 00
Assessments	358,269 73
Interest and dividends	34,444 87
All other sources	194 50
Repayment of investments (not extended), $11,698.58.	
Total cash receipts	$393,686 10

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Commission	$7,996 18
Law costs	153 55
Registration (Ontario, $25)	125 00
Annual meeting	1,243 95
Supplies bought	589 20
Travelling expenses	5,206 97
Rent, light, heat and taxes	530 10
Salaries, officers' and auditors' fees	8,390 61
Medical Examiners' salary and expenses	848 00
Printing, stationery and advertising	1,187 50
Postage, telegrams and express	1,368 14
Premium for guarantee of lodge officers	299 29
Commissions on collections of dues	23,659 23
Other management expenses (detailed in memo.)	2,375 60
Total expenses of management	$53,973 32

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	248,331 99
Total disability benefits	4,000 00
Investments (not extended), $83,458.26.	
Total expenditure	$306,305 31

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 24th December, 1879.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

J. A. Stewart, High Chief Ranger	**Perth, Ont.**
J. A. A. Brodeur, High Vice Chief Ranger	**Montreal, Que.**
George Faulkner, High Secretary	**Brantford, Ont.**
Robert Elliott, High Treasurer	**Brantford, Ont.**

J. A. Stewart	**Elected Members**	**Perth, Ont.**
J. A. A. Brodeur		**Montreal, Que.**
W. M. Couper		**Montreal, Que.**
A. P. Van Someren		**Saskatoon, Sask.**
R. W. Wigmore		**St. John, N.B.**
R. C. Gavin		**Toronto, Ont.**
T. E. McLellan		**Galt, Ont.**

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, $78,102,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral* Benefits.

	Number.	Amount.	Number.	Amount.
				$ c
Contracts in force 31st December, 1909			73,985	74,161,000 00
Add contracts taken during 1910, new or renewed			8,280	7,781,500 00
Gross number and amount of contracts on foot at any time during 1910			82,265	81,942,500 00
Deductions:				
		$ c.		
Contracts matured in 1910	498	501,582 44		
Contracts lapsed and cancelled in 1910	3,663	3,338,917 56		
Total deductions extended	4,161	3,840,500 00	4,161	3,840,500 00
Net contracts in force 31st December, 1910			78,104	78,102,000 00

III. Funeral Benefits.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1910, 49,328.

Number of members of the Society who died during 1910, 498.

The total amount of Funeral Benefits paid in 1910, High Court, $8,910.00; Subordinate Courts, $2,587.27.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1910, was: High Court, $207,233.20; Subordinate Courts, $186,368.87.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1910, 5,835.

Total amount of Sick Benefits paid in 1910, High Courts, $138,314.96; Subordinate Courts, $18,802.70.

Number of weeks' sickness experienced in 1910, 31,465 1/7.

Amount paid for medical attendance during 1910, $7,763.16.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1910. See under Funeral Benefits.

V. Assets.

Cash value of real estate (office premises)		$12,000 00
Cash value of bonds, debentures and other securities, as per list enclosed		3,371,358 55
Actual cash on hand, as per audit statement 31st December, 1910	$186,368 87	
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)		
Cash on deposit to Society's credit not drawn against, in the following chartered banks:		
Union Bank, Saskatoon, Sask.		$15,000 00
Union Bank, Saskatoon, Sask.		20,000 00
Standard Bank, Brantford (current account)		36,834 64
Standard Bank, Brantford (current account)		21,113 00
Union Bank, Winnipeg (current account)		2,862 48
Union Bank, Winnipeg (current account)		1,548 95
Royal Bank, Quebec		5,000 00
Interest due and accrued		57,317 22
Total Life Insurance Fund (not extended)	$3,331,717 85	
Total Sick and Funeral Fund (not extended)	211,316 99	
Amount of all other assets		16,287 25
Total assets		$3,559,322 09

VI. Liabilities.

Amount of claims admitted	$19,750 00
Amount of all other liabilities	8,767 97
Total liabilities	$28,517 97

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1910: W. A. McNeilly *vs.* C. O. F., $16.70 Sick Benefits, defence, plaintiff not in good standing when taken ill; case decided in favor of the Society.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1910, payable on or before the last day of eacn month for the next succeeding month.

The Society's accounts were, during 1910, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Register, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1910 were as follows: W. L. Roberts, Brantford; J. P. Hoag, London, Ont.

Certain changes were made during 1910 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, $60,000.00; High Court Treasurer's bond, $75,000.00.

Number of certificate holders in Ontario at 31st December, 1910, 42,940.

Amount of insurance in force in Ontario at 31st December, 1910, $43,045,000.00.

Number of members in Ontario who died during 1910, 280.

Amount of death benefits paid to Ontario members during 1910, $282,318.58.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $3,163,606.93.

	High Court.	District High Court.	Subordinate Courts.
Cash received during 1910:			
Application and initiation fees	.....	.....	$12,923 78
Dues	.....	.....	159,178 92
Assessments	$819,885 11	.....	.....
Capitation tax	81,307 79	$8,333 20	.....
Fees	14,701 95	1,583 50	.....
Supplies sold	2,165 02	382 37	.....

Premiums for guarantee bonds	2,992 60	333 00	.....
Interest	141,698 17	60 85	.....
Other sources	1,592 05	689 70	74,585 01
Cash received from investments (not extended), $121,086.12.			
Totals	$1,064,342 69	$11,382 62	$246,687 71

IX. Cash Expenditure.

(a) *Expenses of Management.*

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1910 for:			
Charter fees	.....	.....	$1,087 40
Organization expenses	$46,047 76	$3,216 50	.....
Law costs	1,042 97	.....	.....
Grants	3,228 88	150 00	.....
Registration fees	95 00	.....	.....
Executive Committee	1,049 16	34 80	.....
Interest	517 13	.....	.....
Expenses of High Court and District High Court Meetings	2,107 14	1,061 85	.....
Supplies bought	2,253 01	.....	.....
Travelling expenses	319 76	.....	.....
Light, heat, taxes and water rates	697 25	.....	.....
Managing officers' salaries and officers' and auditors' fees	9,975 00	2,000 20	.....
Medical Board expenses	308 35	214 50	.....
Clerk hire	10,931 57	476 00	.....
Official journal	6,404 25	.....	.....
Printing (other than official journal), books, stationery and advertising	5,327 78	682 03	.....
Postage, telegrams, etc.	2,586 14	.....	.....
Guarantee of officers	941 28	.....	.....
Other management expenses in memo	5,337 38	3,052 82	.....
Total expenses of management	$99,169 81	$10,888 70	$1,087 40

(b) *Miscellaneous Expenditure.*

Life insurance claims	$501,582 44	.....	.....
Funeral benefits	8,910 00	.....	$2,587 27
Sick benefits	138,314 96	.....	18,802 70
Medical attendance	.....	.....	7,763 16
Expenditure other than foregoing	75 66	.....	176,563 83
Cash paid for investments (not extended) $477,549.76.			
Total expenditure	$748,052 87	$10,888 70	$206,804 36

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Dr. Adam Thomson, Grand Master.....Galt.
William Irwin, Past Grand Master .....St. Thomas.
C. H. Denton, Deputy Grand Master ..... Tillsonburg.
Robert Fleming, Grand Secretary.....72 Queen W., Toronto.
W. H. Shaw, Grand Treasurer .....Yonge St., Toronto.
Frank Goodwyn, Grand Lodge Representative.....Hamilton.
John Canning, Grand Lodge Representative.....Belleville.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or Funeral Benefits in force 31st December, 1910.....$2,885,450 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
Contracts in force 31st December, 1909	104	$ c. 32,000 00
Gross number and amount of contracts on foot at any time during 1910	104	32,000 00
Deductions:	Number.	Amount.
Contracts matured in 1910	2	$ c. 800 00
Contracts lapsed in 1910	5	1,600 00
Total deductions extended	7	2,400 00
	7	2,400 00
Net endowment contracts on foot 31st December, 1910	97	29,600 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Net contracts in force 31st December, 1909	4,512	3,133,400 00
Add contracts taken in 1910, new or renewed	244	140,750 00
Gross number and amount of contracts on foot at any time during 1910	4,756	3,274,150 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910	31	19,000 00		
Contracts lapsed in 1910	602	369,700 00		
Total deductions extended	633	388,700 00	633	388,700 00
Net contracts on foot 31st December, 1910			4,123	2,885,450 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge. Total membership of subordinate bodies at 31st December, 1910, 4,220.

Twenty-six members died during 1910, and the amount of funeral benefits paid was $1,080.00.

Twenty-four members' wives died in 1910, and the amount of funeral benefits paid in 1910 was $480.00.

Total cash standing to credit of Funeral Fund 31st December, 1910, $520.67.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1910: Grand body, 12; subordinates, 280.

The total amount of benefits paid in 1910: Grand body, $190.85; subordinates, $4,896.76.

Number of weeks' sickness experienced in 1910: Grand body, 59 5-7; subordinates, 1,381 6-7.

The total amount paid for medical attendance was $2,145.37.

Total cash standing to credit of Sick Fund: Grand body, $1,446.64.

V. Assets.

	Grand. Body.	Subordinate Bodies.
Cash value of Real Estate	.....	$3,925 00
Cash value of mortgages	$12,500 00	1,064 53
Cash value of bonds, debentures and securities	66,007 75	.....
Cash on hand	38	.....
Cash on deposit to the Society's credit, not drawn against, as follows:		
In Imperial Bank, Queen and Yonge Streets, Toronto	13,138 73	17,371 35
Dues and assessments due and unpaid	2,876 67	1,338 94
Interest due and accrued on mortgages	425 56	55 56

Interest due and accrued on bonds, debentures and securities	1,013 46	.....
All other assets	4,499 45	6,880 22
	$100,462 00	$30,635 60

VI. Liabilities.

Amount of claims admitted by Society	$2,500 00	.....
Amount of other liabilities	.....	$1,963 54
Total liabilities	$2,500 00	$1,963 54

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1910.—None.

Assessments are made for purposes of life insurance monthly and are payable on the first of each month. Twelve such assessments were made during 1910.

The Society's books were duly audited.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

Names and post office addresses of the auditors for 1910 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1910, made in the Constitution and Rules in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, $2,000.00.

Number of members in Ontario, 3,952.

Number of certificate holders in Ontario at 31st December, 1910, 4,123.

Amount of insurance in force in Ontario at 31st December, 1910, $2,885,450.00.

Number of members in Ontario who died during 1910, 26.

Amount of death benefits paid to Ontario members during 1910, $18,498.18.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), Grand body, $12,273.57.
Cash balance from 1909 (not extended), Subordinate Bodies, $17,482.58.

	Grand. Body.	Subordinate Bodies.
Cash received during 1910 from:		
Application, Registration and Initiation fees	$418 00	$584 00
Dues, Hon.	.....	17 85
Assessments (premiums)	34,409 70	23,314 24
Per capita tax and levies	11,156 55	.....
Degrees and cards	.....	31 50
Supplies sold	198 87	.....
Rent	.....	472 80
Interest	3,347 72	331 19
Premiums for guarantee	264 00	.....
All other sources	113 80	1,119 41
Sick benefits	426 93	.....
From investments, $2,783.34.		
Total receipts	$50,335 57	$25,870 99

IX. Cash Expenditure.

Cash paid during 1910 for:

Commission and organization	$1,394 00	.....
Law costs	103 20	.....
Registration fee	75 00	.....
Expenses of meeting	934 40	.....
Supplies bought	431 06	.....
Travelling expenses	642 85	.....
Rent, light, heat and taxes	439 92	$1,778 50
Salaries, officers' and auditors' fees	2,112 46	1,787 05
Clerk hire	1,448 00	.....
Medical Examiner's salary	375 00	.....
Official journal of proceedings	1,119 82	.....
Printing, stationery and advertising	110 20	.....
Postage, telegrams and express	239 26	.....
Premium for guarantee	8 00	.....
Other expenses (memo. enclosed)	448 77	3,965 10
Total expenses of management	$9,881 94	$7,530 65

(*b*) *Miscellaneous Expenditure.*

Per capita tax and levies other than for management	.....	11,117 60
Life insurance claims	18,968 18	.....
Funeral benefits	1,560 00	.....
Sick benefits	190 85	4,896 76
Medical attendance	.....	2,145 37

Cash paid for investments, (not extended), $21,652.40.

Total expenditure	$30,600 97	$25,690 38

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 58 Richmond St. East, Toronto.

Organized 12th December, 1874; incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

T. Ferguson, Supreme President	West Toronto
E. A. Miller, Supreme Vice-President	Aylmer.
T. A. Smith, Past Supreme President	Chatham.
B. Hinchcliffe, Supreme Treasurer	Toronto.
John W. Carter, Supreme Secretary	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force 31st December, 1910, $4,736,100.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1909			4,876	4,716,700 00
Contracts taken during 1910			188	152,500 00
Gross number and amount on foot at any time during 1910			5,064	4,869,200 00
Deductions:				
		$ c.		
Contracts matured in 1910	46	48,000 00		
Contracts lapsed in 1910	86	81,250 00		
Amount by which various certificates still on foot were reduced	.....	3,850 00		
Total deductions extended	132	133,100 00	132	133,100 00
Net contracts on foot 31st December, 1910			4,932	4,736,100 00

Number of certificate holders 4,376

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge with a membership of adults, 26,218; juveniles, ——.

Number of members of the Society who died during 1910, 185.

The total amount of funeral benefits paid in 1910 was $18,070.00.

Number of members' wives who died during 1910, 100, and the amount paid in respect thereof was $5,000.00.

Number of children who died during 1910, 27; amount paid in respect thereof was $390.00.

The total amount of cash standing to credit of fund at 31st December, 1910, was $34,010.68.

IV. Sick Benefits.

Number of members who received sick benefits during 1910, 2,939.

The total amount of benefits paid during 1910: Subordinate bodies, $42,207.24; Juvenile branch, $776.53.

Number of weeks' sickness experienced in 1910 was 14,456 3-7.

Amount paid for medical attendance during 1910 was: Subordinate bodies, $29,920.46; Juvenile branch, $1,151.03.

Total amount of cash standing to credit of fund at 31st December, 1910: Subordinate, $186,979.86; Juvenile branch, $7,381.30.

V. Assets.

		Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate		$36,906 93	.....	.....
Cash value of mortgages		1,800 00	.....	.....
Actual cash on hand 31st December, 1910		108 40	$7,113 62	$546 65
Cash deposit in the following banks:				
Imperial Bank, Toronto		77,807 90	.....	.....
Sundry banks, sundry places		.....	179,866 24	6,834 65
Victoria Loan and Savings Company (Lindsay)		10,000 00	.....	.....
Total assets, Insurance Fund (not extended)	$74,455 64			
Total assets, Sick and Funeral	218,462 86			
Total assets, Guarantee Fund	3,979 60			
Total assets, General Fund	23,745 88			
Total assets, Juvenile Sick Fund	9,908 98			
Aggregate of all other assets		1,044 68	.....	.....
Total assets		$127,667 91	$186,979 86	$7,381 30

VI. Liabilities.

Amounts of claims admitted by the Society.....	$2,000 00	.....	.....
Amount of other liabilities	.....	$1,779 63	$90 51
Total liabilities	$2,000 00	$1,779 63	$90 51

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1910.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1910, payable first of each month.

The books and accounts were duly audited 3rd February, 1911.

Books of account kept by the Society: Cash Books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: George Clay and W. Barker, Toronto.

Certain changes were made in relation to the management of the Society, and with respect to the constitution, during 1910.

Number of members in Ontario, 21,645.

Number of certificate holders in Ontario, 3,531.

Amount of insurance in force in Ontario at 31st December, 1910, $3,843,400.00.

Number of members in Ontario who died during 1910, 35.

Amount of insurance benefits paid to Ontario members in 1910, $37,000.00.

Amount of disability benefits paid to Ontario members in 1910, $3,550.00.

Amount of bond of Grand Secretary, $3,000.

Amount of bond of Grand Treasurer, $1,000.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), Grand Lodge, $77,728.47.

Juvenile and Subordinate, $182,299.52.

	Supreme Body.
Cash received during 1910 from:	
Registration (F. Ben.)	$2,053 30
Dues	76 41
Assessments: Funeral and Beneficiary	73,835 78
Per capita tax and levies	18,491 26
Charter fees	181 00
Supplies sold	5,213 35
Interest	2,589 95
Premiums for guarantee of lodge officers	338 97
Rent	4,455 00
All other sources	485 42
Cash received from investments, $168.53.	
Total receipts	$107,720 44

Receipts by Subordinate branches, $171,322.74.

Receipts by Juvenile branches, $3,982.86.

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Commission	$2,175 65	.....	.....
Law costs	10 00	.....	.....
Registration fee	135 00	.....	.....
Investigation of claims	86 00	.....	.....
Expenses of meeting (printing, etc.)	679 08	.....	.....
Supplies bought	3,191 37	.....	.....
Travelling expenses	485 48	.....	.....
Rent, light, heat and taxes	2,333 75	.....	.....
Managing officers' salary and expenses	2,700 00	.....	.....
Medical examiner's fees	82 50	.....	.....
Clerk hire	2,047 00	.....	.....
Official journal	2,940 00	.....	.....
Printing, stationery and advertising	1,656 20	.....	.....
Postage, telegrams and express	1,075 96	.....	.....
Premiums for guarantee of lodge officers	16 00	.....	.....
Other management expenses	418 63	.....	.....
Total expenses of management	$20,032 62	$35,655 76	$1,481 53

(b) *Miscellaneous Expenditure.*

Life insurance payments	48,000 00	.....	.....
Funeral benefits	23,463 00	.....	.....
Sick benefits	.....	42,207 24	776 53
Medical attendance	.....	29,920 46	1,151 08
Total disability benefits	3,850 00	.....	.....
Expenditures other than foregoing	1,687 76	.....	.....
Total expenditure	$97,033 38	$107,783 46	$3,409 09

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Dr. W. C. Gilchrist, Grand Chief ..... Orillia.
Rev. Dr. McCrae, Grand Chieftain ..... Wilton Grove.
Alexander Hay, Grand Treasurer ..... Toronto.
Donald M. Robertson, Grand Secretary, 70 Canada Life Bldg..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits, $5,636,387.00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1909			7,418	5,697,637 00
Add contracts taken during 1910			1,004	580,500 00
Gross number and amount of contracts on foot at any time during 1910			8,422	6,278,137 00
Deductions:				
		$ c.		
Contracts matured in 1910	72	60,000 00		
Contracts lapsed in 1910				
Contracts surrendered in 1910	963	581,750 00		
Contracts cancelled in 1910				
Total deductions extended	1,035	641,750 00	1,035	641,750 00
Net contracts on foot 31st December, 1910			7,387	5,636,387 00

III. Funeral Benefits.

Funeral Benefits (if any) are undertaken by the subordinate camps.

IV.—Sick Benefits.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.
Number of members who received sick benefits in 1910, 51.
Total amount of benefits paid in 1910 in respect of sick members, $1,067.45.
Number of weeks' sickness experienced during 1910, 1,822.
Total amount of cash standing to credit of fund, $1,983.63.

V.—Assets.

Cash value of mortgages and bond	$31,467 13
Cash value of debentures, etc.	286,873 25
Cash on hand	2,501 20
Cash on deposit, Bank of Hamilton, Toronto	26,700 84
Imperial Bank, Toronto	2,593 99
Traders Bank, Glencoe	5,162 95
Bank of Hamilton, Toronto	11,205 67
Bank of Hamilton, Toronto (Sick Benefit Fund)	1,822 04
Deposit with Quebec Government	5,000 00
All other assets	1,250 00
	$374,577 07
Less outstanding cheque	518 86
Total assets	$374,058 21

VI. Liabilities.

Amount of claims supposed or reported	$7,250 00
Amount of other liabilities	4,720 82
Total liabilities	$11,970 82

VII. Miscellaneous.

Assessments are made for purposes of life insurance ceritficates monthly. Twelve assessments were made during 1910, payable on the 1st day of each month.

The Society's accounts were audited 18th January, 1911. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued; Ledger.

The names and post office addresses of the auditors of accounts for 1910 were: A. D. McIntyre, Deseronto, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, $6,000.

Amount of bond of Grand Treasurer.—None.

No changes were made during 1910 in the Constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1910, 6,575.

Number of members in Ontario who died during 1910, 65.

Amount of death benefits paid to Ontario members during 1910, $54,689.85.

Amount of insurance in force in Ontario 31st December, 1910, $5,060,387,00.

VIII. Cash Receipts.

Cash balance from 1909.—No information.

	Grand Camp.	Subordinate Camps.
Cash received during 1910 from:		
Organizing	$1,704 00	.....
Initiation fees	.....	$1,440 73
Dues	.....	19,000 29
Assessments (sick benefit)	1,650 59	1,498 99
Assessments (insurance)	94,958 53	94,745 65
Per capita tax	12,682 54	.....
Certificates	.....	38 26
Supplies sold	826 63	.....
Interest	13,904 79	.....
All other	.....	2,821 00
Total cash receipts	$125,727 08	$119,544 32

IX.—Cash Expenditure.

(a) *Expenses of Management.*

	Grand Camp.	Subordinate Camps.
Cash paid during 1910 for:		
Organizing	$7,643 05	$1,267 85
Bonus	16 00	.....
Per capita tax	.....	12,596 83
Office furniture	55 00	.....
Law costs	344 58	.....
Registration fee	147 50	.....
Fraternal Association fee	45 00	.....
Interest and discount	439 14	.....
Guarantee bond Grand Secretary	30 00	.....
Supplies bought	256 71	2,299 15
Travelling expenses	164 40	.....
Testimonial to Past Grand Chief	100 00	.....
Medical Examiner's salary and expenses	585 54	.....
Salaries, officers', committees' and auditors' fees	1,879 44	.....
Clerk hire	1,200 00	.....
Postage, telegrams and express	342 02	.....
Premiums for guarantee of lodge officers	126 60	.....
Rebate to Camps	21 80	.....
Printing, Stationery, etc.	297 50	.....
Total expenses of management	$13,694 28	$16,163 83

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	59,939 85	.....
Rebates to Camps (assessment account)	45 50	.....
Sick benefits	1,067 45	1,798 18
Expenditure other than foregoing	23 15	5,978 71
Total expenditure	$74,770.23	$23,940 72

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 10 Benti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Dr. T. S. Sproule, M.P., President .....Markdale.
J. S. Leighton, Secretary .....Toronto.
W. J. Parkhill, Treasurer .....Midland.
Dr. J. Noble, Medical Referee .....Toronto.
Frank Somers, Executive .....Toronto.
John McMillan, Executive .....Toronto
John Hewitt, Executive .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1909			4,863	4,797,850 00
Add contracts taken during 1910, new or renewed			851	797,500 00
Gross number and amount of contracts on foot at any time during 1910			5,714	5,595,350 00
Deductions:				
		$ c.		
Contracts matured in 1910	54	53,980 00		
Contracts lapsed in 1910	368	353,000 00		
Total deductions carried out	422	406,980 00	422	406,980 00
Net contracts on foot at 31st December, 1910			5,292	5,188,370 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bod'es, with a membership at 31st December, 1910.—No information.

IV. Sick Benefits.

Sick benefits are undertaken by the Primary Lodges.

V. Assets.

Cash value of bonds, debentures, etc.	$23,783 31
Cash in Secretary's hands	337 35
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	10,017 05
Total assets	$34,137 71

VI. Liabilities.

Amount of claims, supposed, reported or unadjusted	$3,000 00
Total liabilities	$3,000 00

VII. Miscellaneous.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1910 and were payable at the close of each and every month.

The Society's accounts were duly audited on January 12th, 1911.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, and Bank Book.

Names and post office addresses of the auditors for 1910 were as follows: John H. Delamere, Minden, and Joseph E. Thompson, Toronto.

No changes were, during 1910, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary's bond, $2,000; Treasurer's bond, $2,000.

Number of certificate holders in Ontario, 3,403.

Amount of insurance in force in Ontario, 31st December, 1910, $3,342,500.00.

Number of members in Ontario who died during 1910, 44.

Amount of death benefits paid to Ontario members during 1910, $43,980.00

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $32,581.65.

Cash received during 1910 from:

Application fees	$2,553 00
Dues	7,199 00
Assessments	58,852 22
Interest	1,077 55
Other sources	26 50
Total receipts	$69,708 27

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Commission and organization expenses	$5,725 36
Law costs	88 56
Registration fees	125 00
Supplies bought	229 81
Travelling expenses	94 69
Rent, light, heat and taxes	586 79
Salaries, officers' and auditors' fees	1,800 00
Medical examiner's salary and expenses	1,917 00
Clerk hire	1,870 37
Printing, stationery and advertising	1,152 30
Postage, telegrams and express	572 33
Premiums for guarantee	10 00
Total expenses of management	$14,172 21

(b) *Miscellaneous Expenditure.*

Life insurance claims	53,980 00
Total expenditure	$68,152 21

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Clovis H. Bowen, Supreme Regent ..... Pawtucket, R.I.
F. T. McFaden, Supreme Vice-Regent ..... Richmond, Va.
Alfred T. Turner, Supreme Secretary ..... Boston, Mass.
A. S. Robinson, Supreme Treasurer ..... St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force 31st December, 1910, $489,897,727.99.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1909	242,928	493,306,529 85
Add contracts taken during 1910 new and renewed	15,460	20,033,500 00
Add amount by which various certificates were increased during 1910	....	1,156,000 00
Gross number and amount of contracts on foot at any time during 1910	258,388	514,496,029 85

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910	3,579	8,334,667 41		
Contracts lapsed in 1910	9,351	13,868,462 22		
Contracts cancelled	....	.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1910	....	2,395,172 23		
Total deductions extended	12,930	24,598,301 86	12,930	24,598,301 86
Net contracts on foot at 31st December, 1910			245,458	489,897,729 99

V. Assets.

Cash value of real estate, less incumbrances	$45,000 00
Cash value of bonds, etc.	5,787,339 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	

	W. & O. B. Fund.
American National Bank, Atlanta, Ga.	$10,516 23
The American National Bank, Wilmington, N.C.	14,944 65
Boston Safe Deposit & Trust, Boston	30,509 77
National Shawmut Bank, Boston	25,010 30
National Exchange Bank, Baltimore	26,331 46
Marine National Bank, Buffalo	16,371. 44
Manufacturers & Traders National Bank, Buffalo	24,468 87
Mechanics Bank, Brooklyn	33,441 36
People's Trust Company, Brooklyn	19,882 72
Central National Bank, Cleveland	16,344 21
Second National Bank, Cincinnati	17,670 14
First National Bank, Chicago	35,086 07
Continental and Commercial National Bank, Chicago	18,734 56
Merchants Loan & Trust Company, Chicago	27,039 53
People's State Bank, Detroit	39,690 23
First National Bank, Denver, Col.	15,440 69
The Bank of Toronto, Montreal	24,451 74
First National Bank, Minneapolis	22,532 57
Hanover National Bank, New York	29,524 28
First National Bank, New York	40,261 71
National Bank of Commerce, New York	15,669 94
Garfield National Bank, New York	34,002 79
Corn Exchange Bank, New York	61,143 19
Liberty National Bank, New York	20,588 90
Market & Fulton National Bank, New York	36,280 64
First National Bank, Omaha, Neb.	14,817 84
National Deposit Bank, Owensboro, Ky.	8,779 56
Central National Bank, Philadelphia	42,629 89
Federal National Bank, Pittsburg, Pa.	23,846 90
National Bank of Virginia, Richmond, Va.	14,936 71
Mechanics-American National Bank, St. Louis	36,046 56
Merchants-Laclede National Bank, St. Louis	30,083 08
The Bank of Toronto, Toronto Ont.	20,836 16
Broad Street National Bank, Trenton, N.J.	24,893 89
First National Bank, Utica, N.Y.	21,501 93
The National Bank of Westfield, N.Y.	27,568 44
Wells-Fargo Nevada National Bank, San Francisco	12,429 09
Slater Trust Co., Pawtucket, R.I.	24,523 65
State Bank of Evanston, Evanston, Ill.	13,301 18
Chambersburg Trust Co., Chambersburg, Pa.	10,106 24
Total	$982,239 11
Less outstanding orders	380,256 78
	$601,982 33

	General Fund.
National Shawmut Bank, Boston	$5,721 17
Manufacturers and Traders National Bank, Buffalo	5,560 33
Central National Bank, Cleveland	3,176 97
Merchants Loan & Trust Co., Chicago	4,602 20
People's State Bank, Detroit	3,171 28
The Bank of Toronto, Montreal	5,238 10
Garfield National Bank, New York	4,819 28
Central National Bank, Philadelphia	3,382 37
Federal National Bank, Pittsburg, Pa.	5,495 21
Mechanics American National Bank, St. Louis	4,954 66
The Bank of Toronto, Toronto, Ont.	6,537 09
Broad Street National Bank, Trenton, N.J.	5,030 16
First National Bank, Utica, N.Y.	5,278 83
The National Bank of Westfield, N.Y.	9,259 60
Total	$72,227 25
Less outstanding orders	9,844 56
	$62,382 69
Slater Trust Co., Pawtucket, R.I.	$6,860 55
State Bank of Evanston, Ill.	8,232 29
Mechanics American Bank, St. Louis, Mo.	3,000 00
Merchants National Bank, Boston	30,644 71
Slater Trust Co., Pawtucket, R.I.	1,500 00
National Shawmut Bank, Boston	3,500 00
Provincial Treasurer, Quebec	5,000 00
Assessments paid in advance	503 38
Dues and assessments due and unpaid	766,035 76
Other assessments	339 65
Interest due and accrued on bonds	77,322 90
Interest due and accrued on bank balances and deposits	1,716 44
Total assets of Life Insurance Fund (not extended) $1,272,451 78	
Total assets of Emergency Fund (not extended) 5,848,649 10	
Total assets of General and other funds (not extended) 296,172 33	
All other assets	15,913 51
Total assets	$7,417,273 21

VI. Liabilities.

Amount of claims admitted	$345,687 23
Amount of claims supposed or reported or unadjusted	553,544 38
Amount of claims resisted (Classes D. and E.)	43,000 00
All other liabilities	2,288 77
Total liabilities	$944,520 38

VII. Miscellaneous.

No actions or proceedings were instituted by or against the Society in Ontario during 1910.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve Assessments were made during the year 1910.

The accounts and books of the Society were audited for the year 1910.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Registers of Suspension and Withdrawals, etc., and the usual Cash Books, Journals and Ledgers.

Names and addresses of the auditors of accounts for 1910: W. C. Shurtleff, Chicago, Ill., L. J. Meiser, St. Louis; Charles J. Taylor, Baltimore, Md.

No changes were, during 1910, made in the organization and management of the Society.

No changes were, during 1910, made in the Constitution and Rules, in relation to insurance certificates or benefits .

Amount of bond of Supreme Secretary, $10,000.00.

Amount of bond of Supreme Treasurer, $100,000.00.

Number of certificate holders in Ontario at 31st December, 1910, 2,719.

Amount of insurance in force in Ontario at 31st December, 1910, $6,085,462.59.

Number of members in Ontario who died in 1910, 49.

Amount of death benefits paid to Ontario members during 1910, $109,231.10.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $761,842.79.

Cash received during 1910 from:

Dues		$196,169 90
Assessments		8,084,466 70
Fines		657 00
Degrees and cards		20 00
Supplies sold		1,906 98
Interest and dividends		263,746 27
All other sources		4,076 63
Cash received from repayments of loans or investments (not extended)	$249,845.00.	
Total cash receipts		$8,551,043 48

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Extension of the order	$26,255 27
Law costs	10,213 63
Registration fees, insurance departments	551 50
Investigating claims	1,693 05
Expenses annual meeting	21,241 19
Supplies bought	852 25
Travelling expenses, official visits, etc.	8,717 36
Rent, light, heat and taxes	4,782 46
Salaries, officers' and auditors' fees	26,750 00
Medical examiner	4,500 00
Clerk hire	52,308 79
Official Journal	19,052 04

Printing, stationery and advertising	10,909	75
Postage, telegrams, and express	5,435	91
Other management expenses	17,887	56
Total expenses of management	$211,150	76

(*b*) *Miscellaneous Expenditure.*

Life Insurance claims	8,121,830	59
Expenditure other than foregoing (investments) $506,143.97.		
Total expenditure	$8,332,981	35

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(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883, incorporated in State of Michigan, 11th September, 1885. Reincorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Daniel P. Markey, Supreme Commander .....Detroit.
L. E. Sisler, Supreme Record Keeper .....Detroit.
J. B. McDannell, Trustee .....Buffalo.
James F. Downer, Trustee .....Chicago.
W. E. Blaney, Trustee .....Pittsburg, Pa.
R. B. Anderson, Trustee .....St. Louis, Mo.
S. W. Trussler, Trustee .....Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—No information.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1909	269,014	334,975,426 14
Add contracts taken during 1910, new or renewed	28,242	27,880,500 00
Gross number and amount of contracts on foot at any time during 1910	297,256	362,855,926 14

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910 (Deaths)	2,517	3,375,262 50		
Contracts lapsed in 1910	24,338	25,955,456 64		
Total deductions extended			26,855	29,330,719 14
Net contracts on foot at 31st December, 1910			270,401	333,525,207 00

III. Funeral Benefits.

Total membership of Sick and Accident Fund at 31st December, 1910, was 12,895.

Number of members who died during 1910, 86.

Total amount of funeral benefits paid during 1910, $4,300.00.

IV.—Sick Benefits.

Number of members who received sick and accident benefits in 1910, 3,308.

Total amount of benefits paid, $72,940.99.

Number of weeks' sickness experienced during 1910, 13,550.

Total amount of cash standing to credit of benefit fund, 31st December, 1910, $27,953.83.

V. Assets.

Cash value of real estate		125,000 00
Bonds, etc.		9,271,155 97
Actual cash on hand, 31st December, 1910		1,225 00
Cash on deposit to the Society's credit, not drawn against, in the following banks:		
First National Bank, N.Y.		61,828 41
First National Bank, Detroit		158,285 78
Citizens' Commercial Bank, Flint, Mich.		280 32
Citizens' Commercial Bank, Flint, Mich.		107,700 00
Bank of Toronto, Toronto, Ont.		9,535 78
Southern Trust Co., Little Rock, Ark.		10,000 00
Commercial National Bank, Charlotte, N.C.		1,000 00
People's State Bank, Detroit, Mich.		10,000 00
Home Savings Bank, Detroit, Mich.		10,000 00
National Bank of Commerce, Detroit, Mich.		10,000 00
Dime Savings Bank, Detroit, Mich.		10,000 00
Central Savings Bank, Detroit, Mich.		10,000 00
Columbia National Bank, Buffalo, N.Y.		50,000 00
Fort Dearborn National Bank, Chicago, Ill.		25,000 00
Liberty Savings Bank, Pittsburgh, Pa.		25,000 00
First Trust and Savings Bank, Oakland, Cal.		2,371 52
First National Bank, Oakland, Cal.		1,939 14
First National Bank, Detroit, Mich.		17,500 00
Insurance Depts., Ontario and Quebec		10,000 00
Rents due		125 00
Dues and assessments, due and unpaid on certificates in force (estimated)		349,000 00
Interest due and accrued		187,656 34
Total assets of Relief Fund (not extended)	$108,309 63	
Total assets Insurance Fund (not extended)	415,808 82	
Total assets Sick, Accident and Burial Fund (not extended)	27,953 83	
Total assets General Fund (not extended)	87,093 67	
Total assets Emergency Fund (not extended)	9,172,422 21	
Total assets Convention Fund (not extended)	17,500 00	
All other assets (Furniture and Fixtures)		16,438 50
Total assets		$10,481,041 76

VI. Liabilities.

Amount of claims admitted by Society	$163,093 70
Amount of claims supposed or reported	99,250 00
Amount of claims resisted	45,500 00
Amount of sick and accident claims due and unpaid 31st December, 1910	591 00
Present value of deferred liability claims, payable in instalments	526,145 20
Amount of other liabilities	27,215 09
Total liabilities	$861,794 99

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1910, none.

Assessments were made monthly in 1910.

Twelve assessments were made during the year 1910, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July and October by the Supreme Auditors.

Names and addresses of the Auditors for 1910:
Supreme Auditors: J. E. Dewey, Buffalo, N.Y.; M. G. Raub, Bradford, Pa.; J. F. Rall, Cedar Rapids, Ia.

No changes were made in the organization or management during the year 1910 in relation to insurance certificates or benefits.

No changes were, during 1910, made in the Constitution and Rules in relation to insurance certificates or benefits.

Bond of Supreme Secretary, $75,000.00.

Registers are kept for purposes of life insurance and benefits.

Number of certificate holders in Ontario, 31st December, 1910, 10,790.

Amount of insurance in force at 31st December, 1910, $11,708,500.00.

Number of members in Ontario who died during 1910, 91.

Amount of death benefits paid to Ontario members during 1910, $100,710.30.

Amount of disability benefits paid to Ontario members during 1910, $18,248.81.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $8,952,633.02.

Cash received during 1910:

Certificate fees	2,814 50
Assessments	4,286,682 83
Per capita tax	338,151 06
Supplies sold	9,969 54
Rent	4,625 00
Interest	404,380 91
Official publication	2,705 28
Total receipts	$5,049,329 12

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Percentage paid Great Camps	$237,620 33
Commission and organization expenses	125,950 96
Law costs	11,589 07
Registration fees	1,381 40
Investigation of claims	8,923 67
Supreme Tent meeting	5,040 70
Supplies bought	12,678 84
Travelling expenses	4,396 76
Rent, light heat and taxes	6,122 07
Officers' salaries and auditors' fees	24,064 00
Medical Examiner's salary and expenses	6,101 30
Clerk hire	59,381 46
Printing official journal	41,050 81
Printing, stationery, etc.	13,329 11
Postage, telegrams and express	11,638 05
Total expenses of management	$569,268 53

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	3,253,931 63
Sick and accident benefits	77,240 39
Total disability benefits	209,046 19
Gratuities to distressed members	5,024 75
Thompson deficit written off	54,552 56
Other expenses	3,809 93
Total expenditure	$4,172,873 98

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, James Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

James Hales, Dominion Councillor ..... Toronto, Ont.
C. VanNorman Emory, Dominion Secretary ..... Hamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c
Contracts in force 31st December, 1909	5,295	5,984,750 00
Add contracts taken during 1910, new or renewed	400	350,500 00
Add amount by which various certificates were increased during 1910		12,000 00
Gross number and amount of contracts on foot at any time during 1910	5,695	6,347,250 00
Deductions:	Number.	Amount.
		$ c.
Contracts matured in 1910 by death	69	85,625 00
Contracts surrendered for cash value	8	8,500 00
Contracts cancelled in 1910	302	284,875 00
Contracts reduced in 1910		6,000 00
Total deductions extended	379	385,000 00
	379	385,000 00
Net contracts on foot 31st December, 1910	5,316	5,962,250 00

Number of such certificate holders in good standing 31st December, 1910, 4,942; $5,708,250.00.

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,695.

Five members of the Grand Council died in 1910, and funeral benefits were paid amounting to $250.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1910, sick benefits to 163 members.

Amount paid for sick benefits, $3,582.

The total number of weeks' sickness experienced was 816.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1910, was $8,057.32.

V. Assets.

		Supreme Body.
Cash value of mortgages		$119,000 00
Bonds, etc.		129,528 42
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Montreal, Hamilton		160 61
Bank of Hamilton, Hamilton		30,550 02
Merchants Bank, Montreal		5,000 00
Dues called but not yet payable		11,145 00
Interest due or accrued		4,091 24
Other assets		4,465 04
Total assets Life Insurance Fund (not extended)	$287,502.68	
Total		$303,940 33

VI. Liabilities.

Amount of claims supposed or reported	$14,437 65
Amount of other claims	2,727 89
Total amount of all liabilities	$17,165 54

VII. Miscellaneous.

Actions instituted by or against the Society during 1910.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1910.

The Society's books were duly audited during 1910 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical, Inventory and two Ledgers.

Names and post office addresses of the auditors for 1910 were as follows: A. C. Neff, F.C.A., Toronto; W. A. Edwards, Hamilton.

No changes were made in the constitution and rules in 1910.

Amount of bond of Supreme Secretary, $10,000.00.

Number of members in Ontario, 31st December, 1910, 5,053.

Number of certificate holders in Ontario 31st December, 1910, 3,770.

Amount of insurance in force in Ontario 31st December, 1910, $4,350,000 00.

Number of members in Ontario who died in 1910, 57.

Amount of death benefit claims paid to Ontario members during 1910, $63,597.71.

Amount of cash surrender values paid during 1910, $2,283.48.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $38,147 82.

	Supreme Body.	Grand Body.
Cash received during 1910:		
Certificate fees	$50 50	.....
Assessment fees	7,060 55	.....
Assessment (beneficiary)	125,003 98	6,273 58
Per capita tax and levies	3,676 17	3,599 38
Propagation fund	982 75	309 75
Supplies sold	1,239 58	121 08
Charter fees	.....	15 00
Interest and dividends	12,726 35	237 74
Guarantee premiums	94 75	
All other sources	170 89	1,000 69
Received from Investments (not extended) $27,752.58.		
Total	$151,005 52	$11,557 22

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Supreme Body.	Grand Body.
Cash paid during 1910 for:		
Per capita tax or levies	.....	$1,319 61
Commission and organization expense	$3,791 48	927 82
Law costs	132 94	.....
Registration fees	135 00	.....
Interest	128 07	.....

Expense annual or biennial meeting	866 00	492 00
Board fees	227 80	62 15
Supplies bought	1,130 31	38 15
Travelling expenses	93 23	36 08
Rent, light, heat and taxes	446 01	112 60
Managing officers' salaries and officers' and auditors' fees	1,680 00	1,270 00
Medical officers' salaries and expenses	209 60	301 00
Clerk hire	600 00	.....
Official journal	2,842 44	.....
Printing (other than official journal), stationery and advertising	577 84	220 64
Postage, telegrams and express	374 78	95 47
Premiums for guarantee	104 40	6 25
Other management expenses detailed in memo.	679 47	79 73
Total expenses of management	$14,019 37	$4,961 50

(*b*) *Miscellaneous Expenditure.*

Cash surrender benefits	2,293 48	.....
Life insurance claims other than endowments	76,285 27	.....
Funeral benefits	.....	250 00
Sick benefits	.....	3,832 00
Cash paid for investments, $88,597.17.		
Grand totals	$92,598 12	$9,043 50

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office of the Society, 108 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, Louis V. McBrady, K.C., 46 King St. W., Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Thomas H. Cannon, High Chief Ranger.....Chicago.
F. X. Bilodeau, Vice-High Chief Ranger .....Montreal.
Thos. F. McDonald, High Secretary.....Chicago.
Gustave Keller, High Treasurer .....Appleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1910.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, $148,197,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	mber.	Amount.
				$ c.
Contracts in force 31st December, 1909			137,479	141,820,500 00
Add contracts taken during 1910, new or renewed			13,435	12,453,500 00
Add amount by which various certificates were increased during 1910			....	107,000 00
Gross number and amount of contracts on foot at any time during 1910			150,914	154,381,000 00
Deductions :				
		$ c.		
Contracts matured in 1910, death	1,199	1,253,750 00		
Contracts lapsed in 1910	5,071	4,904,250 00		
Contracts reduced in 1910	.....	26,000 00		
Total deductions extended	6,270	6,184,000 00	6,270	6,184,000 00
Net contracts on foot 31st December, 1910			144,644	148,197,000 00

IV. Sick and Funeral Benefits.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

V. Assets.

Bonds, debentures, etc.		$2,363,442 22
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Citizens' National Bank, Appleton, Wis.		108,001 89
Commercial National Bank, Appleton, Wis.		20,987 86
Hibernian Banking Association, Chicago		5,000 00
Provincial Treasurer, Province of Quebec		5,000 00
Provincial Treasurer, Province of Manitoba		10,000 00
Interest due and accrued		34,791 08
Furniture and fixtures		8,977 48
Amount of all other assets		15,974 50
Total assets Life Insurance Fund (not extended)	$2,468,356 82	
Total assets General and other Funds (not extended)	53,052 63	
Total assets		$2,572,175 03

VI. Liabilities.

Amount of claims admitted	$4,923 32
Amount of claims supposed or reported	129,000 00
Amount of claims resisted	8,000 00
All other liabilities	567 46
Total liabilities	$142,490 78

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1910 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1910.

The Society's books were audited January and July, 1910.

Books kept by Society: Certificate Register, Cash Book, Ledger, Journal, Benefit Assessment Ledgers.

Names and post office addresses of the auditors for 1910 were as follows: L. A. Jones & Co., Chicago.

No changes were made during 1910 in the constitution or rules of the Society.

Bond of Supreme Secretary, $5,000.

Bond of Supreme Treasurer, $150,000.

Number of certificate holders in Ontario 31st December, 1910, 8,854.

Amount of insurance in force in Ontario at 31st December, 1910, $9,431,500.00.

Number of members in Ontario who died during 1910, 58.

Amount of death benefits paid to Ontario members during 1910, $60.000.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended): $81,977.88.
Cash received during 1910 from:

Assessments	$1,592,680 92
Degrees and cards, certificates	8,417 50
Charter fees	2,950 00
Supplies sold	7,860 17
Interest	93,127 87
Premiums for guarantee of lodge officers	4,172 87
All other sources	2,624 27

Cash received from investments (not extended), $2,000.00.

Total receipts	$1,711,833 60

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:

Organization expenses	$38,179 94
Law costs	3,437 11
Registration fees, insurance departments	620 00
Supplies bought	6,321 07
Investigation of claims	382 00
Travelling expenses	5,136 88
Rent, light, heat	4,205 50
Salaries, officers' and auditors' fees	14,280 00
Clerk hire	20,331 58
Official journal	16,417 45
Printing, stationery and advertising	3,585 00
Postage, telegrams and express, telephone	4,075 25
Interest accrued on bonds purchased	2,626 75
Premium for guarantee of High Court officers	550 00
Premium for guarantee of Subordinate Court Officers	4,155 85
Other management expenses	2,669 95
Total expenses of management	$126,773 83

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	1,261,513 69
Total Disability Benefits Relief Fund	118 00

For investments (not extended), $271,216.71.

Total expenditure	$1,388,605 02

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1910, were as follows:

F. B. Hubert, Grand Chancellor ..... Hamilton.
T. H. Manley, Grand Vice Chancellor .....Sarnia.
Alex. Coulter, Grand Keeper of Records and Seal..... Toronto.
John Burns, Grand Master of Exchequer.....Hamilton.
H. J. Dilley, Grand Prelate .....Toronto.
George Geddes, Past Grand Chancellor ..... St. Thomas.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December 1909			74,006	111,365,000 00
Add contracts taken during 1910			13,216	17,313,205 00
Gross number and amount of contracts on foot at any time during 1910			87,222	128,678,205 00
Deductions :				
		$ c.		
Contracts matured in 1910, deaths	1,076	1,964,000 00		
Contracts lapsed in 1910	14,367	20,576,500 00		
Total deductions.....	15,443	22,540,500 00	15,443	22,540,500 00
Net contracts on foot 31st December, 1910.....			71,779	106,137,705 00

In Ontario, 220.
No. of deaths, none.
Benefits paid, none.
Amount of insurance in force in Ontario, $262,500,00.

VIII. Cash Receipts.

Fees	$8,727 00
Interest (bank)	2,380 87
Monthly payments	2,645,977 65
Income from investments	138,396 02
Other sources	809 51
Total receipts	**$2,796,291 05**

IX. Cash Expenditure.

Life insurance claims	$1,864,729 35
Printing, supplies and office expenses	104,269 82
Medical examinations	15,206 00
Organization	119,737 30
Adjusting claims	6,506 34
Depreciation in municipal bonds	4,893 91
Commission	128,878 15
All other expenditures	21,326 29
Total expenditure	**$2,265,547 16**

Balance, receipts over expenditure, 1910	$ 530,743 89
Balance on hand 31st December, 1909	2,915,642 70
Balance on hand 31st December, 1910	**$3,446,386 59**

Deposited as follows:

Cash in bank	$125,093 88
Cash in office	750 00
Bond and securities	3,320,542 71
	$3,446,386 59

GRAND LODGE OF ONTARIO.

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 2,786, at 31st December, 1910.

Number of members of the Society who died during 1910, 11. Funeral benefits amounting to $745.00 were paid.

IV. Sick Benefits.

Number of members who received sick benefits during 1910, 190.

Amount of benefits paid during 1910, in respect of sick members, $3,493.16.

Number of weeks' sickness experienced in 1910. 1,420.

Amount paid for medical attendance during 1910, $1,582.55.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1910, $33,228.64.

V. Assets.

	Grand Body.	Subordinate Bodies.
In bank at 31st December, 1910	$378 77	$38,165 63
All other	.....	16,597 44
Total assets	$378 77	$54,763 07

VI. Liabilities.

Aggregate amount of all liabilities (subordinate lodges)	$1,168 30

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on 12th July, 1910.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Name and addresses of auditors: Peter Armstrong, Hamilton, and C. M. Blewett, Peterboro'.

Amount of Grand Treasurer's bond, $500.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended) Grand Body, $920.65.

	Grand Body.	Subordinate Bodies.
Cash received during 1910, from:		
Initiation and application fees	.....	$1,686 00
Dues	.....	15,190 41
Per capita tax	$2,962 50	.....
Assessments	.....	200 25
Degrees and cards	.....	2,037 65
Charter fees	130 00	.....
Supplies sold	335 14	43 90
Rent	.....	786 29
Interest	.....	1,139 69
All other sources	.....	1,180 87
Cash received from repayment of loans or investments (not extended), $300.00.		
Total receipts	$3,427 64	$22,265 06

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:		
Charter fees	.....	$ 130 00
Per capita tax and levies	$ 185 16	2,653 29
Commission and organization expenses	705 95	.....
Registration fee	25 00	.....
Expenses of annual meeting	1,051 75	.....
Supplies bought	178 79	440 39
Rent, light, heat and taxes	36 00	3,774 70
Travelling expenses	600 84	.....
Salaries, officers' and auditors' fees	450 00	1,441 76
Clerk hire	10 00	.....
Official journal	308 38	.....
Printing, stationery and advertising	241 43	624 65
Postage, telegrams and express	176 22	299 63
Premiums for guarantee of lodge officers	.....	5 00
Total expenses of management	$3,969 52	$9,369 42

(b) *Miscellaneous expenditure.*

Funeral benefits	.....	395 00
Benefits to widows and orphans	.....	350 00
Sick benefits	.....	3,493 16
Medical attendance	.....	1,582 55
Gratuities to distressed members	.....	102 25
Other expenditures	.....	4,618 83
Total expenditure	$3,969 52	$19,911 21

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File 1, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1910.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1910, were as follows:

John Gibson, President ..... Toronto.
Robert Gemmell, 1st Vice-President ..... Toronto.
S. M. Sterling, 2nd Vice-President ..... Toronto.
E. Fielding, Treasurer ..... Toronto.
Jas. Sargant, Secretary ..... Toronto.

III. FUNERAL BENEFITS.—None.

1V. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate	$35,000 00
Bonds, debentures, etc.,	704,824 71
Cash on deposit not drawn against in Dominion bank, Toronto	2,844 79
All other assets	1,000 00
Total assets	$743,669 50

No actions were instituted against the Association during 1910.

No assessments were made.

The Society's books were duly audited on December 10th, 1910.

Books of record or account kept for the purpose of Insurance Contracts or Benefits, Mortuary Benefit Book.

Names and post office addresses of the auditors for 1910, were as follows: W. H. Cross, Toronto; Henry Barker, Toronto.

No changes were, during year ending 30th November, 1910, made in the constitution in relation to insurance certificates or benefits.

Bond for secretary, $3,000.

Bond for treasurer, none.

Number of members, 10,099.

Number of members whose mortuary benefits were paid in year ending 30th November, 1910, 90.

Amount of benefits paid during the year, $64,482.50.

Amount of Insurance in force 30th November, 1910, $4,709,305.00.

VIII. Cash Receipts.

Cash balance from 1909, $1,911.74.	
Cash received during 1910:	
Travelling certificates	$95,750 00
Honorary certificates	5,240 00
Duplicate certificates	202 00
Interest and dividends	29,892 77
Rents	4,390 00
Investments repaid (not extended), $5,331.08.	
Total receipts	$135,474 77

IX. Cash Expenditure.

(a) *Expenses of Management.*

Amount paid during 1910:	
Commission expenses	$1,877 10
Law costs	207 50
Expenses of annual meeting	150 00
Supplies bought	85 05
Travelling expenses	271 00
Light, heat and taxes, etc.	4,067 50
Managing officers' salaries, etc.	3,303 00
Clerk hire	899 00
Printing and advertising	802 35
Postage and stationery, etc.	644 03
Other managing expenses	1,463 89
Total	$13,770 42

(b) *Miscellaneous Expenditure.*

Life insurance claims	64,482 50
Investments (not extended), $61,619.88.	
Total expenditure	$78,252 92

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1910.

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885; incorporated 4th November, 1885.

The Executive Officers of the Society at the 30th November, 1910 were as follows:

Frank E. Harley, President.. .....London.
William J. Taylor, Secretary .....London.
John T. Green, Treasurer .....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 30th November, 1910, $551,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c
Contracts in force 30th November, 1909	725	525,625 00
Add contracts taken during 1910, new and renewed	145	105,125 00
Gross number and amount of contracts on foot at any time during 1910	870	630,750 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910 (Deaths)	12	8,700 00		
Contracts lapsed in 1910	98	71,050 00		
Total deductions	110	79,750 00	110	79,750 00
Net contracts on foot 30th November, 1910			760	551,000 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of bonds and debentures	$12,400 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Bank of British North America, London	461 20
Total assets	$12,861 20

VI. Liabilities.

Amount of claims supposed or reported	$ 725 00
Amount of other liabilities	2,645 80
Total liabilities	$3,370 80

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1910.

Assessments are made every two months, or oftener if necessary.

Seven assessments were made during 1910, and were payable on the 1st January, March, May, June, July, September, and November.

The books of the Society were audited at the end of each month during 1910.

The books kept for purposes of insurance certificates or benefits are: Register, Assessment Cash Book, Cash Book, Receipt Book, Ledger.

Names and post office addresses of the Auditors for 1910, were as follows: E. J. Dawson, and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1910.

No changes were made during 1910 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, $1,000.

Amount of bond of Grand Treasurer. None.

Membership.—All in Ontario.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,460.38,	
Cash received during 1910, from:	
Application fees	$ 149 00
Dues	699 00
Assessments	8,391 40
Interest and dividends	659 48
Total cash receipts	$9,898 88

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Commission	$149 00
Registration fee	10 00
Rent, light, heat and taxes	75 00
Salaries, officers' and auditors' fees	920 00
Law costs	13 00
Printing, stationery and advertising	167 81
Postage, telegrams and express	169 75
Premium for guarantee of lodge officers	7 50
Total expenses of management	$1,512 06

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	9,386 00
Grand total expenditure	$10,898 06

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, $5,000.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

L. Gravel, President ..... Montreal.
M. L. J. Gauthier, 1st Vice-President ..... Montreal.
Joseph Delisle, 2nd Vice-President ..... Levis.
Henri Roy, Secretary-Treasurer ..... Montreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1909	35,324	30,437,450 00
Add contracts taken during 1910, new or renewed	3,123	2,074,050 00
Add amount by which various certificates were increased during 1910.	.....	7,750 00
Gross number and amount of contracts on foot at any time during 1910	38,447	32,519,250 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910	306	280,450 00		
Contracts lapsed in 1910	1,571	1,059,300 00		
Contracts reduced in 1910	....	11,400 00		
Total deductions extended	1,877	1,351,150 00	1,877	1,351,150 00
Net contracts on foot at 31st December, 1910			36,570	31,168,100 00

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.
There were paid in 1910 sick benefits to 4,485 members.
Amount paid for sick benefits, $128,264.29.
The number of weeks' sickness experienced in 1910 was 25,653.
Total amount standing to the credit of the fund at 31st December, 1910, $38,230.74.

V. Assets.

	Supreme Body.
Cash value of real estate	$15,700 00
Mortgages on real estate	432,396 65
Bonds, debentures, securities	985,939 63
Actual cash in hand (other than in bank) held by the Cashier	2,180 22
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que., Ontario deposit	5,000 00
Hochelaga Bank, Montreal, Que.	39,071 65
National Bank, Montreal, Que.	4,302 02
Provincial Bank	3,150 67
Dues and assessments, due and unpaid	59,835 07
Interest	13,877 69
Life insurance fund (not extended) $1,437,849 47	
Sick benefit fund (not extended) 38,230 74	
General funds (not extended) 11,660 63	
Other assets (supplies, etc.)	9,000 00
Total	$1,570,453 60

VI. Liabilities.

Amount of claims admitted by Society	$4,500 00
Amount of claims, supposed, reported or unadjusted	13,900 00
Assessments paid in advance	2,602 80
Total liabilities	$21,002 80

VII. Miscellaneous.

One action was instituted against the Society during 1910. Action dismissed.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1910 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledger, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1910 were as follows: T. G. Bertrand and W. Lamaire, Montreal, Que.

Certain changes were, during 1910, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Supreme Treasurer, $10,000.

Number of certificate holders in Ontario at 31st December, 1910, 1,210.

Amount of insurance in force in Ontario 31st December, 1910, $1,073,600.00.

Number of members in Ontario died during 1910, 11.

Amount of death benefits paid to Ontario members during 1910, $9,400.00.

VIII. Cash Receipts.

Cash balances from 1909 (not extended). $122,698.36.

	Supreme Body.
Cash received during 1910:	
Dues	$60,814 90
Assessments	476,852 73
Levies and cards	2,521 70
Supplies sold, badges, etc.	1,937 88
Rent	162 05
Interest	61,362 79
Medical examinations	815 75
Premiums for guarantee of officers	733 30
Voluntary subscriptions	1,992 35
Cash received from repayment of loans or investments (not extended), $3,727.96.	
Total cash receipts	$607,183 45

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Supreme Body.
Cash paid during 1910:	
Annual celebration	$1,014 27
Per capita tax and levies	748 52
Commission and organization expenses	7,458 05
Law costs	1,416 15
Registration fees	147 00
Assessment collectors	382 42
Supplies bought	2,747 38
Expenses of General Meeting	12,066 42
Travelling expenses	2,588 22
Taxes, rent, light and heat	1,750 81
Salaries, officers' and auditors' fees	5,459 40
Medical examiner's salary and expenses	1,783 55
Clerk hire	10,109 58
Official journal	5,972 70
Printing, stationery and advertising	2,970 36
Postage, telegrams and express	1,672 29
Premiums for guarantee of officers	819 00
Furniture and fixtures	321 22
Miscellaneous	3,863 58
Total expenses of management	$63,290 92

(b) *Miscellaneous Expenditure.*

Life insurance claims	272,150 00
Sick benefits	128,264 29
Disability benefits	2,500 00
Total expenditure	466,205 21

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive officers of the Society at the 31st December, 1910, were as follows:

G. W. Seguin, President ..... Ottawa.
Chas. Leclerc, Secretary ..... Ottawa.
J. A. Pinard, Treasurer ..... Ottawa.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c
Contracts in force 31st December, 1909	23,269	19,445,740 00
Add contracts taken during 1910, new or renewed	4,305	3,373,180 00
Gross number and amount of contracts on foot at any time during 1910	27,574	22,818,920 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910	146	124,680 00		
Lapsed	2,050	1,630,210 00		
Surrendered	5	3,200 00		
Total deductions extended	2,201	1,758,090 00	2,201	1,758,090 00
Net contracts on foot at 31st December, 1910			25,373	21,060,830 00
Number of certificate holders in good standing			24,996	20,747,920 00
Number of certificates temporarily suspended			377	312,910 00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.
Number of members' wives deceased in 1910, 115.
Amount paid in respect of deceased wives of members, $8,887.50.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1910, 2,889.
Amount of sick benefits paid, $78,873.12.
Number of weeks' sickness experienced during 1910, 18,588.
Amount paid for medical attendance.—None.

V. Assets.

Cash value of real estate, less incumbrances	$80,000 00
Bonds, debentures, etc..	492,783 33
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	15,922 85
Le Banque Nationale, Ottawa (Quebec deposit)	5,000 00
Provincial Treasurer, New Brunswick	5,000 00
Royal Bank, Ottawa (special)	4,741 53
Dues and assessments due and unpaid	1,087 18
Interest due and accrued	7,934 00
All other assets	244,283 11
Total assets	$856,752 00

VI. Liabilities.

Amount of claims admitted by the Society	$16,000 00
Aggregate amount of other liabilities	178,822 14
Total liabilities	$194,822 14

VII. Miscellaneous.

One action was instituted against the Society during 1910: Fortunat Trepanier Ne Roy vs. The Society, claim for death benefits, $750.00. Defence: Member entered prohibited occupation without notifying Society. Action dismissed with costs against the claimant.

Assessments are made monthly.

Twelve assessments were made during 1910, payable 1st of every month.

No changes were made in the organization and management of the Society during 1910.

The accounts were audited monthly.

The books of record are: Councils Ledgers; General Ledgers; Death Registers; Policy Register; Members' Accounts; Card Index; Social Class Instalment Ledger; Medical Examiner's Register; Roll Books; Auxiliary Books; Cash Book; Bank Books.

Names and addresses of auditors: J. N. Ratty and J. F. H. Laperriere, Ottawa.

Amount of Treasurer's bond, $3,000.00; Secretary, $1,000; Sub-Treasurer, $1,000; Clerk in Treasurer's office, $250.

Number of members in Ontario 31st December, 1910, 7,643.

Amount of insurance in force in Ontario at 31st December, 1910, $6,712,850.00.

Number of members in Ontario who died in 1910, 51.

Amount of death benefits paid to Ontario members in 1910, $52,621,22.

Amount of disability benefits, paid to Ontario members in 1910, $324.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended): ————.
Cash received during 1910 from:

Application and initiation fees	$5,995 87
Dues	
Assessments	391,638 36
Per capita tax	347 74
Transfer fees, degrees and cards	653 45
Supplies sold	436 99
Rent	10,432 96
Interest and dividends	22,451 27
All other sources (detailed in memo.)	3,056 40
Total receipts	$435,013 04

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Collections of fees	$21,078 81
Per capita	549 96
Commission and organization expenses	23,952 28
Law costs	503 93
Registration fee	191 00
Supplies bought	2,485 78
Travelling expenses	445 60
Rent, light, heat and taxes	4,200 00
Managing officers' salaries, officers' fees	5,163 91
Medical examiner's salary and expenses	11,787 50
Clerk hire	10,488 28
Official journal	3,430 30
Printing, stationery and advertising	2,222 86
Postage, telegrams and express	2,261 38
Guarantee premiums	174 05
Maintenance and repairs of real estate	6,051 26
Other expenses	977 73
Total expenses of management	$96,324 63

(b) *Miscellaneous Expenditure.*

Life insurance claims	140,581 86
Sick benefits	78,873 12
Members' wives benefits	8,887 50
Total disability benefits	2,612 70
Redeemed policies	2,370 00
Medical attendance	6 00
Expenses other than the foregoing (detailed in memo.)	3,955 89
Total expenditure	$333,611 70

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODD FELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

To which are appended Statements of the Auxiliary Bodies lettered below as A. B. C. and D.

Head Office, Canada Life Building, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 7th January, 1875.

The Executive officers of the Society at the 31st December, 1910, were as follows:

Joseph Powley, Grand Master ..... Toronto.
*J. B. King, Grand Secretary ..... Toronto.
W. J. McCormack, Grand Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1910.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts of Endowments or benefits in the nature thereof.—None.

(*b*) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1910, was 44,400.

The number of deaths in the Society in 1910 was 332.

The amount of Funeral Benefits paid in 1910 in respect of deceased members was $12,976.72.

Number of members' wives died in 1910 (estimated), 59.

Total amount of Funeral Benefits paid in respect of deceased wives, $1,182.03.

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*Since deceased.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), $4,114.29.

Contingent Fund, applicable to any purpose of the lodge, $12,646.82.

Widows' and Orphans' Fund, $34,289.06.

Total cash standing to credit of General Benefit Fund at 31st December, 1910, $1,732,420.90.

IV. Sick Benefits.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1910 was 3,621.

The amount of benefits paid in 1910 in respect to sick members was $81,850.93.

The number of weeks' sickness experienced in 1910 was 29,402 4-7.

Amount paid for medical attendance during 1910, $17,512.13.

V. Assets.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate	.....	$423,260 47
Amount of mortgages, etc.	.....	462,111 80
Amount of cash in Imperial Bank, Toronto	$6,744 64	.....
All other assets	13,371 96	304,422 27
Total amount of assets	$20,116.60	$1,189,794 54

VI. Liabilities.—No information.

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1910.—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1910; and those of the Grand Lodge in April, 1910.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford; Abner Fraser, Hamilton.

No changes were, during 1910, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $2,500.

Amount of bond of Grand Treasurer, $10,000.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1909 (not extended), $2,680.45.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1910 from:		
Initiation fees, degrees and cards	.....	$59,034 24
Dues and reinstatements	.....	264,034 34
Per capita tax	$21,241 45	.....
Degrees and cards, Grand Lodge cards	7 00	.....
Charter fees	450 00	
Supplies sold	3,785 49	.....
Rent, interest and dividends	.....	72,581 33
Interest	303 36	.....
Premiums for guarantee of lodge officers	535 45	.....
All other sources	8,697 18	122,069 97
Total receipts	$35,019 93	$517,719 88

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1910 for:		
Per capita tax	$150 00	.....
Law costs	100 00	.....
Registration fee	25 00	.....
Expenses of annual meeting	7,711 24	.....
Fuel, light, rent, etc.	937 50	.....
Supplies bought	2,295 07	.....
Salaries, officers' and auditors' fees	2,868 42	.....
Official journal	1,162 30	.....
Printing, stationery	1,290 10	.....
Postage, telephone, telegrams and express	717 14	.....
Premiums for guarantee of lodge officers	512 91	.....
Other management expenses (detailed in memo.)	12,556 06	$127,516 93
Total expenses of management	$30,955 74	$127,516 93

(b) *Miscellaneous Expenditure.*

Funeral benefits	.....	14,158 75
Benefits to widows and orphans	.....	17,928 28
Sick benefits	.....	81,964 63
Medical attendance	.....	17,512 13
Gratuities to distressed members	.....	6,574 09
Grand total	$30,955 74	$265,654 81

(A) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Receipts (dues and interest)	$653 42
Expenses of management	82 61
Paid funeral benefits	300 00
Balance in Bank and invested	1,997 96
Initiated	38
Died	3
Suspended	12
Membership 31st December, 1910	275

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1910.

	Males.	Females.	Total
Number of members 31st December, 1909	2,419	3,688	6,107
Admitted during 1910	468	836	1,304
Total	2,887	4,524	7,411
Deduct	270	372	642
Membership 31st December, 1910	2,617	4,152	6,769

RECEIPTS.

Dues	$4,765 28
Initiations	1,287 37
Rents, etc.	147 24
Miscellaneous	2,684 76
Total	$8,884 65

EXPENDITURE.

Relief of members	$98 08
Relief of orphans	15 23
I. O. O. F. Home	329 93
Special relief	44 30
Total	$487 54

Assets:	
Cash on hand	18,414 84
Other assets (invested funds)	22,449 92
Total assets	$40,864 76

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1910.

Number of members as from last report		5,787
Initiated during the year ending 31st December, 1910		587
Admitted by card during the year ending 31st December, 1910		17
Reinstated during the year ending 31st December, 1910		18
Error in last return		41
Total membership at any time during 1910		6,451
Deductions:		
Withdrawn by card	24	
Suspend by non-payment of dues	308	
Suspend for cause	1	
Deceased	44	
		377
Net membership 31st December, 1910		6,074

Number of Patriarchs relieved in 1910	384	
Number of weeks' sickness experienced in 1910	2,994 3-7	
Number of Patriarchs who died in 1910	24	
Amount paid for burying the dead in 1910		$487 00
Amount paid for special relief in 1910		305 80
Amount paid for relief of Patriarchs		3,928 65
Total amount of relief paid		$4,721 45

Receipts from all sources	$17,989 81
Current expenses (Subordinates)	7,118 04
Cash assets (Subordinates)	24,749 23
Invested funds (Subordinates)	29,168 11

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

YEAR ENDING 31ST DECEMBER, 1910.

Number of members admitted during the year 1910	2
Number of members died in 1910	3
Number of members 31st December, 1910	58
Amount of cash received during the year 1910	$109 80
Amount of expenses in management in 1910	6 42
Amount paid for death claims	91 00
Amount on hand 31st December, 1910	49 58
Amount of call on each death	55

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I, page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 142 Morse Street, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

H. Lovelock, Grand Master .....Toronto.
John Hewitt, Grand Treasurer .....Toronto.
W. M. Fitzgerald, Grand Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 28,319.

Number of members of the Society who died during 1910, 256.

Total amount of funeral benefits paid in 1909 in respect of deceased members, $967.40.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1910, 213.

Total amount of benefits paid in 1910 in respect of sick members, $1,926.25.

Number of weeks' sickness experienced in 1910, 642.

Amount paid for medical attendance during 1910, $4,687.72.

V. ASSETS.

Actual amount of cash on hand, 1st March, 1911	$48 91
Cash on deposit, Bank of Toronto, Toronto	5,928 83
Total	$5,977 74

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were audited March 4th, and the names and addresses of the auditors for 1910 are William Lee, Toronto; W. H. Taylor, Aurora.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $6,758.29.

Cash received during 1910 from:

Per capita tax and levies	$6,987 65
Interest and dividends	115 55
All other sources	175 00
Total	$7,278 20

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during year 1910 for:		
Commission	$3,888 75	.....
Law costs	340 00	.....
Registration fee	25 00	.....
Expenses of annual meeting	92 65	.....
Supplies bought	12 50	.....
Travelling expenses	99 70	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	815 00	.....
Official journal	325 00	.....
Printing, stationery and advertising	221 35	.....
Postage, telegrams and express	175 00	.....
All other	340 55	.....
Total expenses of management	$6,385 50	.....

(b) *Miscellaneous Expenditure.*

Per capita tax and levies other than for management	698 25	.....
Sick benefits	.....	1,926 25
Funeral benefits	.....	967 40
Medical attendance	.....	4,687 72
Expenses other than foregoing detailed in memo	975 00	.....
Totals	$8,058 75	$7,581 37

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

John Jordan, Past Grand President .....Toronto.
D. McClinton, Grand President .....Toronto.
David Crawford, Grand Vice-President .....Toronto.
Wm. Hyndman, Grand Secretary .....Toronto.
Robert Kerr, Grand Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1910, was 425.

Number of members who died during 1910, 3.

Total amount of funeral benefits paid during 1910, $300.00.

No members' wives died during 1910.

Total cash standing to credit of funeral fund, $794.10.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1910, 17.

Amount of sick benefits paid in 1910, $243.50.

Number of weeks' sickness experienced in 1910, 85.

Amount paid for medical attendance during 1910, $420.81.

V. ASSETS.

	Grand Lodge.	Subordinates.
Cash, 31st December, 1910, in Home Bank of Canada.....	$1,467 97	$1,573 45
Total assets	$1,467 97	$1,573 45

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1910, payable March, June, September and December.

The Society's accounts were duly audited March 25th, 1911.

Books of record or account kept for purposes of insurance certificates, are as follows: Roll Book, Cash Book and Ledger.

Names and post office addresses of auditors for 1910: W. J. Dunlop and James Steele, Toronto.

No changes were made in 1910 in the organization or management of the Society.

No changes were made in the constitution and rules in relation to benefits.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), Grand Body, $1,109.40; Subordinate, $1,492.07.

	Grand Body.	Subordinate Bodies.
Cash received during 1910 from:		
Initiations	.....	$93 70
Dues	.....	1,449 50
Assessments	$590 45	.....
Per capita tax and levies	173 00	.....
Supplies sold	13 75	.....
Interest	26 35	20 61
Other sources	154 00	194 00
Total	$957 55	$1,757 81

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1910 for:		
Per capita tax	.....	$756 55
Registration fee	$3 00	.....
Supplies bought	85 55	17 75
Travelling expenses	5 00	.....
Rent, etc.	2 00	114 00
Salaries	79 00	.....
Official journal	38 68	.....
Postage, etc.	3 50	.....
Other expenses	6 50	121 17
Total expenses of management	$223 23	$1,009 47

(b) *Miscellaneous Expenditure.*

Funeral benefits	300 00	.....
Sick benefits	.....	243 50
Medical attendance	.....	420 81
Gratuities to distressed members	.....	20 00
Other expenditure	75 75	.....
Grand total	$598 98	$1,693 78

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

David Archibald, Chairman.....Toronto.
David McKinney, Secretary .....Toronto.
Col. H. J. Grasett, Treasurer .....Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof:		
Contracts in force 31st December, 1909		436
New contracts taken during 1910		114
		550
Deductions:		
Contracts surrendered in 1910	33	
Contracts matured in 1910	17	
Contracts cancelled in 1910	7	
		57
Net endowment contracts on foot 31st December, 1910		493

V. ASSETS.

Mortgages	$8,650 14
Bonds, debentures, etc.	155,522 65
Cash on deposit in Imperial Bank, Toronto	23,120 97
Cash on deposit in City Treasury	161,717 50
Total assets	$349,011 26

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in 1910.

Twelve assessments were made during the year 1910, payable the first day of each month.

The Society's accounts for the year 1910 were duly audited on the 31st day of December, 1910.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1910 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1910 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $147,646.99.

Cash received during 1910 from:

Assessments	$29,853 01
Fines	289 58
Interest and dividends	17,230 30
Other sources	15,005 77
Total receipts	$62,378 66

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:

Law costs and medical	$200 00
Officers' salaries, etc.	275 00
Total expenses of management	$475 00

(*b*) *Miscellaneous Expenditure.*

Endowments or payments in the nature thereof	19,101 77
Death claims	3,056 08
Gratuities to distressed members	1,250 00
Refund of sick stoppages	585 53
Refund criminal justice	711 30
Other than foregoing	7 00
Total expenditure	$25,186 68

THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Donald Campbell, Chairman ..... Hamilton.
Thomas H. A. Bettles, Secretary ..... Hamilton.
Charles Gibbs, Committeeman ..... Hamilton.
W. Hawkins, Committeeman ..... Hamilton.
Jno. Clark, Committeeman ..... Hamilton.
Samuel B. Fuller, Committeeman ..... Hamilton.
Alexander Smith, Treasurer ..... Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 80.

Total amount of funeral benefits paid during 1910, nil.

No members of the Society died during 1910.

V. ASSETS.

Cash value of mortgages	$12,500 00
Bonds, debentures, etc.	22,000 00
Cash on deposit to Society's credit in Bank of Hamilton	11,273 35
Interest due	240 00
Total	$46,013 35

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1910.—Nil.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1910.

Twenty-four assessments were made during 1910.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1910 were duly audited 17th January, 1911.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $4,039.27.	
Assessments	$3,092 16
Interest	1,866 44
All other sources	811 60
Investments repaid, $9,000.00.	
Total receipts	$5,770 20

IX. Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$3 00
Law costs	50
Salaries and auditors, etc.	35 00
Travelling expenses	5 40
Printing	6 00
Filing statement	1 00
	$50 90

(b) *Miscellaneous Expenditure.*

Pensions to members	985 22
For investments (not extended), $6,500.00.	
Total expenses	$1,036 12

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Police Headquarters, London.

Organized 1st January, 1897; incorporated 12th March, 1897.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Arthur W. McGuire, Chairman ..... London.
James C. Kelly, Secretary ..... London.
W. T. T. Williams, Treasurer ..... London.

V. ASSETS.

Bonds, debentures, etc.	$31,000 00
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co.	8,226 15
Total assets	$39,226 15

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1910.

A percentage is deducted from salaries monthly. The Society's accounts for 1910 were duly audited.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1910: James Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1910.

Number of members on 31st December, 1910, 46.

VIII. CASH RECEIPTS.

Cash balance from 1909, (not extended), $8,764.75.
Cash receipts for 1910:

Assessments	$2,500 26
Interest and dividends	1,510 57
All other sources	628 15

Cash received from investment (not extended), $4,567.50.

Total receipts	$4,638 98

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Registration	$3 00
Total expenses of management	$3 00

(*b*) *Miscellaneous Expenditure.*

Gratuities and pensions	592 92
Investments (not extended), $9,149.20.	
Total expenditure	$ 595 92

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, King Street, Hamilton, Ontario.

Chief Agent for Ontario: John James Morrison, Esq., Manager Bank of British North America, Hamilton, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1910, were as follows:

Henry Stikeman, President	Montreal, Que.
Alfred G. Wallis, Vice-President	London, England.
Robert Inglis, Trustee	Toronto, Ont
James Elmsley, Trustee	Montreal, Que.
J. Anderson, Trustee	Montreal, Que
H. B. MacKenzie	Montreal, Que.
J. W. Spears, Hon. Secretary-Treasurer	Montreal, Que.

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc.	$188,998 46
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	34,787 23
Total assets	$223,785 69

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1910 on the 3rd November, 1910.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Ledger, Subscriptions and Fees Books, Annuity Book, Record of Births and Deaths.

Names and post office addresses of the auditors for 1910 were as follows: Price, Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $23,848.58.
Cash received during 1910 from:

Interest	$9,845 62
Subscriptions from married members, and fees from unmarried members	9,717 67
Donations from Bank	5,667 44
Total receipts	$25,230 73

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$3 00
Law costs	1 00
Postage, telephones, telegrams and express	1 50
Total expenses of management	$ 5 50

(*b*) *Miscellaneous Expenditure.*

Benefits to widows and orphans	3,561 33
Other expenditure	725 25

For Investments, etc. (not extended), $10,000.00.

Total expenditure	$4,292 08

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario 13th September, 1894.

The Executive officers of the Society at the 31st December, 1910, were as follows:

Samuel Hadden, President .....Toronto.
A. E. Thompson, Vice-President .....Toronto.
E. J. How, Treasurer .....Toronto.
W. R. Steep, Cor. Secretary .....Toronto.
Thos. C. Vodden, Financial Secretary. .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 963.

Number of members who died during 1910, 4.

Amount of funeral benefits paid in 1910, $450.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1910, $1,949.39

IV. SICK BENEFITS.

Number of members who received sick benefits in 1910, 55.

Amount of sick benefits paid in 1910, $1,180.00.

Number of weeks' sickness experienced in 1910, 295.

V. ASSETS.

Sick and Funeral Fund (Merchants Bank)	$1,949 39

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's books were audited during 1910 quarterly.

Names and addresses of auditors for 1910 were as follows: R. G. Jones, N. M. Williams, R. P. Travis, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of secretary, $400.

Amount of bond of treasurer, $400.

VIII. Cash Receipts.

Cash balance for 1909 (not extended), $1,720.44.
Cash received during 1910 from:

Dues	$1,506 79
Interest	52 16
Other sources (International Union)	300 00
Total receipts	$1,858 95

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:
All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	$1,180 00
Funeral benefits ($300 paid by International)	150 00
Total expenditure	$1,330 00

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 29-33 Richmond St. West, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

John Coyne, President ..... Toronto.
Thomas F. Anderson, Vice-President ..... Toronto.
A. J. Saunders, Secretary-Treasurer ..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 123.

No member of the Society died during 1910.

Amount of funeral benefits paid in 1910.—None.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1910, 23.

Amount of benefits paid in 1910, $466.00.

Number of weeks' sickness experienced in 1910, 126.

Balance to credit of fund, $600.20.

V. ASSETS.

Cash in Imperial Bank	$581 10
Total	$581 10

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1910.

The accounts of the Society were audited 4th January, 1911.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of account for 1910: James Portch and H. Richardson, Toronto.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1910, 37.

No changes were, during 1910, made in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $612.50.
Cash received during 1910 from:

Dues	$ 493 50
Interest	15 60
Total receipts	$ 509 10

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$ 3 00
Salaries	51 00
Supplies bought	1 40
Total expenses of management	$55 40

(*b*) *Miscellaneous Expenditure.*

Sick benefits	466 00
Total expenditure	$ 521 40

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

W. A. Collins, President	Toronto.
J. Scanes, Vice-President	Toronto.
C. H. Robertson, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.
A. J. Bennett, Trustee	Toronto.
M. Easby, Trustee	Toronto.
W. Hulse, Trustee	Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1910, 101.
Number of members who died during 1910, 6.
Amount paid for funeral benefits, $300.00.

V. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Bank of Commerce, Toronto	$1,673 91
All other assets	442 05
Total assets	$2,115 96

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book and Ledger.
The accounts were audited June and December, 1910.
Names and addresses of auditors for 1910 were as follows: Charles Wake and Charles Bolton, Toronto.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $1,741.73.
Cash received during 1910 from:

Life members	$42 50
Initiation fees	35 50
Dues	316 90
Supplies sold	8 30
Interest	50 82
Other sources	65 63
Total	$519 65

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:	
Supplies	$9 92
Salaries, officers' and auditors' fees	78 00
Registration fee	3 00
Printing	17 00
Travelling expenses	75
Rent, light, etc.	23 25
Postage, etc.	45 36
Premiums for guarantee of Lodge Officer	1 07
Other expenditures	43 91
Total expenses of management	$222 26

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	300 00
Gratuities to distressed members	61 96
Refund	2 25
Total expenditure	$586 47

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

James Nolan, President ..... Hamilton
Donald Dallas, Treasurer ..... Hamilton.
John Gardner, Secretary ..... Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1910, 59.
Three members died during 1910, and $240.00 was paid as funeral benefits.

IV. SICK BENEFITS.—None.

V. ASSETS.

Cash on hand	$28 20
Cash deposited with the Hamilton Provident and Loan Society	1,096 49
Total assets	$1,124 69

VI LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited on January 17th, 1911.

Names and post office addresses of the auditors for 1910: William Devine and William Thomas, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $919.83.
Cash received during 1910 from:

Initiation receipts	$ 18 00
Dues	336 47
Interest	61 00
All other sources detailed in memo	353 20
Total receipts	$ 768 67

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Supplies bought	$ 1 75
Registration fee	3 00
Salaries	38 90
Rent	22 50
Printing	3 00
Other expenditures	3 10
Total management expenses	$72 25

(b) *Miscellaneous Expenditure.*

Funeral benefits	240 00
Medical attendance	84 50
Gratuities to distressed members	2 00
All other expenditure	165 06
Total expenditure	$ 563 81

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

C. Herrmann, President .....Toronto.
J. Seymour, Treasurer .....Toronto.
H. Tindale, Rec. Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 77.
Number of members who died during 1910, one.
Amount of funeral benefits paid in respect of deceased members, $100.00.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1910, 8.
Amount of sick benefits paid during 1910, $140.00.
Number of weeks' sickness experienced during 1910, 38.
Amount paid for medical attendance during 1910, $94.99.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1910, $2,563.85.

V. ASSETS.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:	
Home Bank, Toronto	$2,563 85
Assessments due	54 00
Interest	66 75
Total assets	$ 2,684 60

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited 26th January, 1911.
Names and addresses of the auditors of accounts for 1910: H. Finch, M. McDonald and J. J. Lane, all of Toronto.
No changes were, during 1910, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $2,163.97.

Cash received during 1910, from:

Application fees, initiation fees	$ 130 00
Dues	426 48
Supplies sold	1 40
Interest	66 75
All other sources	200 00
Total receipts	$ 824 63

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$ 3 00
Supplies bought	12 50
Rent	18 00
Salaries	8 00
Postage and printing	35 76
Total expenses of management	$77 26

(*b*) *Miscellaneous Expenditure.*

Funeral	100 00
Sick benefits	140 00
Medical attendance	94 99
Other expenditure	13 00
Total expenditure	$ 425 25

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893; re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

H. C. Johnston, President .....Toronto.
W. W. Williams, Vice-President .....Toronto.
W. D. Robins, Financial Secretary .....Toronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer (Labor Temple) .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,241.

Number of members who died during 1910, 9

Amount of funeral benefits paid in respect of deceased members, $900.00.

Disability benefits paid, nil.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1910, 130.

Total amount of benefits paid in 1910 in respect of sick members, $904.88.

Number of weeks' sickness experienced in 1910, 330 1-7.

Amount paid for medical attendance during 1910, $495.00.

Amount standing to credit of Sick Benefit Fund 31st December, 1910, $226.14.

V. ASSETS.

Cash in Home Bank of Canada, 31st December, 1910	$ 226 14
Total	$ 226 14

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1910 on 31st December, 1910.

Name and address of auditor for 1910 was as follows: W. A. Douglass, B.A., Toronto.

No changes were made during 1910 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, $1,000.

Amount of bond of Treasurer, $1,000.

VIII. Cash Receipts.

Cash balance 31st December 1909, $208.77.
Cash received during 1910 from:

Dues	$1,122 25
International Union	900 00
All other sources	295 00
Total receipts	$2,317 25

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:
All expenses of management are paid from the general fund.

(*b*) *Miscellaneous Expenditure.*

Funeral benefits (paid by International)	$900 00
Sick benefits	904 88
Medical attendance	495 00
Total expenditure	$2,299 88

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1910, were as follows:

William C. Jex, President, Dominion Express .....Toronto.
W. M. Carruthers, Secretary-Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 891.
Number of members who died during 1910, 6.
Amount of funeral benefits paid, $600.00.
Cash standing to credit of Funeral Benefit Fund, $487.45.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Association.
Number of members who received sick benefits in 1910, 194.
Total amount of sick benefits paid in 1910, $4,900.69.
Number of weeks' sickness experienced during 1910, 817.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1910, $1,933.73.

V. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	$1,933 73
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	487 45
Total assets	$2,421 18

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1910.

The Society's books were duly audited on January 23rd, 1911.

The following books of record and account are kept for the purpose of benefits: Ledger, index book, and bank book.

The names and post office addresses of the auditors for 1910 were as follows: C. A. Girvin, W. J. Wilson and A. H. McInnis, Toronto.

Amount of bond of Secretary-Treasurer, $500.

VIII. Cash Receipts.

Amount of cash on hand 31st December, 1909, $2,569.37.
Cash received during 1910 from:

Application fees and sick dues	$4,906 50
Initiations	85 00
Funeral assessments	783 00
Interest	61 00
Total receipts	$5,835 50

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:

Registration	$10 00
Salaries, officers' and auditors' fees	356 00
Printing, stationery and advertising	86 50
Guarantee for Secretary-Treasurer	5 00
Postage	4 50
Slips returned, etc.	21 00
Total expense of management	$483 00

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	600 00
Sick benefits	4,900 69
Total expenditure	$5,983 69

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 6 Church Street, Toronto.

Organized 1883; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

J. Lord, President ..... Toronto.
A. W. Brown, Vice-President ..... Toronto.
J. G. Greey, Treasurer ..... Toronto.
F. D. Hunt, Secretary ..... Toronto.

IV. SICK BENEFITS.

Number of members in the Society at 31st December, 1910, 82.
Number of members who received sick benefits during 1910, 34.
Total amount of sick benefits paid during 1910, $535.23.
Number of weeks' sickness experienced during 1910, 162½.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1910, $9.57.

V. ASSETS.

Cash in Imperial Bank, Toronto.	$ 9 57
Total assets	$ 9 57

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Two members of the Society died in 1910.
Assessments are made for the purpose of benefits monthly, and special assessments when required.
Fifteen such assessments were made during the year 1910.
The Society's books were duly audited April, July, October, 1910, and January, 1911.
The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
Names and post office addresses of the auditors for 1910 were as follows: J. H. Watts and F. J. Martin, Toronto.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $52.32.
Cash received during 1910 from:

Assessments	$ 317 96
Interest	1 05
Donation from firm	179 47
Total	$ 498 18

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$ 3 00
Secretary	3 00
Total management expenses	$ 6 00

(*b*) *Miscellaneous Expenditure.*

Sick benefits	535 23
Total expenditure	$ 541 23

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Geo. H. King, President .....Woodstock.
J. D. Huffman, Vice-President .....Woodstock.
John Page, Secretary-Treasurer pro tem .....Woodstock.

III. FUNERAL BENEFITS.

Number of members who died during 1910, none.
Amount of funeral benefits paid during 1910, none.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 80.
Number of members who received sick benefits during 1910, 16.
Number of weeks' sickness experienced during 1910, 74 2-7.
Amount paid in respect of sick members during 1910, $223.00.
Amount paid for medical attendance, $124.50.
Total amount of cash standing to credit of fund at 31st December, 1910, $28.78.

V. ASSETS.

Cash on hand	$ 1 75
Cash in Traders Bank, at Woodstock	27 03
Total assets	$28.78

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made monthly and are payable on the first day of each month.
The accounts were audited on the 10th January, 1911.
Names and addresses of auditors: F. H. Down and W. E. Gould, Woodstock.
Books of account kept: Cash Book, Ledger and Bank Book.

VIII. CASH RECEIPTS.

Balance from 1909 (not extended), $128.61.
Cash received during 1910 from:

Dues and assessments	$ 258 80
Total receipts	$ 258 80

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:	
Registration	$ 3 00
Salaries	8 00
Postage, etc.	13
Total expenses of management	$11 13

(*b*) *Miscellaneous Expenditure.*

Sick benefits	223 00
Medical officers' salary	124 50
Total expenditure	$358 63

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Brantford.

Incorporated in Ontario August 19th, 1899.

The Executive Officers of the Association at 31st December, 1910, were as follows:

Frank Cockshutt, Hon. President .....Brantford.
Harry Cockshutt, President .....Brantford.
John Stonhill, First Vice-President .....Brantford.
C. J. Graham, Second Vice-President .....Brantford.
Chas. E. House, Secretary .....Brantford.
Peter M. Yule, Treasurer .....Brantford.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 775.

Number of members who died during 1910, three, and funeral benefits were paid amounting to $120.00

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1910, $230.13.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society. One hundred and thirty-two members received sick benefits during 1910, amounting to $1,711.71.

Number of weeks' sickness experienced in 1910, 464 5-6.

V. ASSETS.

Cash in Bank of Montreal, Brantford	$230 13

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.

The Society's accounts were audited January 13th, 1911.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1910: T. W. Cleator and Herbert E. Chittenden, Brantford.

No changes were made in regard to sick benefits during 1910.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $147.11.
Cash received during 1910 from:

Assessments	$2,085 05
All other sources	22 75
Total	$2,107 80

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Law costs	$1 00
Registration fee	10 00
Printing, stationery and advertising	27 00
Officers' salaries, etc.	105 00
Postage	0 07
Total	$143 07

(b) *Miscellaneous Expenditure.*

Funeral benefits	120 00
Sick benefits	1,711 71
Gratuities to distressed members (special)	50 00
Grand total	$2,024 78

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of Society at 31st December, 1910, were as follows:

Walter Devine, President .....Toronto
H. Meade, Secretary .....Toronto.
D. Rae, Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1910, 130.
Number of members who died during 1910, one.
Amount of funeral benefits paid during 1910, $30.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 28.
Amount paid for sick benefits during 1910, $353.00.
Number of weeks' sickness experienced in 1910, 117 2-3.
Total amount of cash standing to credit of Sick Benefit Fund, $150.00.

V. ASSETS.

Cash on deposit in Bank of Ottawa, Toronto.....	$150 00
Total assets	$150 00

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made monthly.
Society's books were duly audited on December 31st, 1910.
Twelve assessments were made in 1910, payable first of each month.
The books of record are Cash Book and Ledger.
Names and addresses of auditors for 1910 were as follows: Frank Hewson and Robert Orr, Toronto.
Secretary's bond, $500.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $150.00.
Cash received during 1910 from:

Initiation fees	$27 50
Dues	395 50
Interest	4 02
Total	$427 02

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Salaries, officers' and auditors' fees	$25 48
Registration fee	3 00
Premium for guarantee of officers	1 75
Total expenses of management	$30 23

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	353 00
Divided as Dividends	13 79
Total expenditure	$427 02

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of Society at 31st December, 1910, were as follows:

William Irwin Cole, Grand Master .....Cannington.
Nicholas Ingram, Grand Secretary .....Port Perry.
Mrs. Tressa Burnett, Grand Treasurer .....Toronto.

III. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1910, was 5,600.

Total number of members who died during 1910, 18.

Amount of funeral benefits paid in respect of deceased members in 1910, $1400.00.

Cash standing at credit of Funeral Fund at 31st December, 1910, $2,021.98.

IV. SICK BENEFITS.

The sick benefits are optional with subordinate lodges.

Number of members who received sick benefits during 1910, 14.

Amount of benefits paid in 1910, in respect of sick members, $154.00

Number of weeks' sickness experienced in 1910, 65.

Amount paid for medical attendance, $520.73.

Total amount standing to credit of Sick Benefit Fund, $572.85.

V. ASSETS.

	Grand Body.	Subordinate Lodges.
Real estate, less incumbrances	$ 13,975 00	$ 985 00
Actual cash in hands of treasurer	619 81	
Standard Bank, Port Perry	1,808 21	
Metropolitan Bank, Toronto	902 17	
Dues and assessments called, but not yet payable	598 37	
Total assets, Sick Fund (not extended), $2,637.65.		
Total assets, General Fund (not extended), $24,758.37.		
All other assets	8,507 46	
Totals	$ 26,411 02	$ 985 00

VI. LIABILITIES.

Aggregate amount of all liabilities	$ 866 11

VII. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary. Twelve assessments were made during the year 1910, payable in thirty days from date of issue.

The books and accounts were duly audited on August 17th, 1910.

The books of record and account kept by the Society are Day Book, Ledgers, Registers and Roll Book.

Names and addresses of the auditors for 1910: J. D. McGill, Toronto, Ont.; J. B. Johnston, Orillia.

Amount of bond of Grand or Supreme Secretary, $1,000.

Amount of bond of Grand or Supreme Treasurer, $1,000.

No changes were made in the constitution and rules during 1910.

Number of members in Ontario at 31st December, 1910, 2,800.

Number of members in Ontario who died during 1910, 16.

Amount of death benefits paid to Ontario members in 1910, $1,400.00

VIII. Cash Receipts.

Cash balances from 1909 (not extended), $3,045.60.

Cash received during 1910 from:

	Grand Body.	Subordinate Lodges.
Assessments	$ 1,497 65	
Per capita tax and levies	1,221 55	
Charter fees	237 00	
Supplies sold	245 63	
Rent	130 00	
Interest	41 25	
All other sources	5,173.04	
Total receipts	$ 8,546 12	

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate. Lodges.
Cash paid during 1910 for:		
Commission	$ 325 00	
Registration fee	25 00	
Interest	181 50	
Annual meeting	12 70	
Supplies bought	370 15	

Travelling expenses	238 97	
Rent, light, etc.	403 12	
Salaries, officers' and auditors' fees	2,310 52	
Clerk hire	16 00	
Printing, stationery and advertising	371 39	
Postage, telegrams and express	297 51	
Premiums for guarantee of lodge officers	15 00	
Other expenditures	83 53	
Total management expenses	$ 4.650 39	

(b) Miscellaneous Expenditure.

Funeral benefits	1.400 00	
Benefits to widows and orphans	48 00	
Sick benefits		154 00
Medical attendance	1 00	519 73
Gratuities to distressed members		44 00
Other expenditure	2,612 14	
Total expenditure	$ 8,261 53	$ 717 73

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 420 Gladstone Ave., Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of Society at 31st December, 1910, were as follows:

Wm. M. Burrows, President ..... Winnipeg.
Alex. McMordie, Secretary-Treasurer ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.
(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1909		707
Add contracts taken during 1910 new or renewed		76
Gross number on foot at any time during 1910		783
Contracts matured in 1910* ($4,683.00)	7	
Contracts lapsed in 1910	69	
Total deductions	76	76
Net contracts on foot 31st December, 1910		707

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on hand	$15 40
Cash on deposit in Canadian Bank of Commerce, Toronto	1,789 65
Total assets	$1,805 05

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1910.

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*The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

Assessments are made for purposes of life insurace certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Seven assessments were made during 1910.

The Society's accounts were duly audited for 1910 on January 19th, 1911.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1910: Jno. Friers, Thomas Armstrong and C. J. Onley, Toronto.

Number of members in Ontario, 372.

Number of members in Ontario who died during 1910, 4.

Amount paid as death claims to Ontario members, $2,642.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,845.61.

Cash received during 1910 from:

Assessments	$4,740 75
Per capita tax and levies	185 25
Interest	37 73
Supplies sold	47 15
Total receipts	$5,010 88

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$10 00
Supplies bought	229 45
Salaries	84 84
Printing	26 35
Postage, telegrams and express	17 80
Total expenses of management	$368 44

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	4,683 00
Total expenditure	$5,051 44

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of Society at 31st December, 1910, were as follows:

George B. Sweetman, President..... Toronto.
John Anderson, Vice-President.....Toronto.
A. T. Middleton, Treasurer.....Toronto.
G. M. Boland, Secretary..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which a the 31st of December, 1910, was 155.

Number of members who died during 1910, none.

Total amount of funeral benefits paid in 1910, none.

Cash in Funeral Benefit Fund, 31st December, 1910, $565.68.

IV. SICK BENEFITS.—None.

V. ASSETS.

Cash in Treasurer's hands	$13 1
Cash on deposit in Imperial Bank	555 4
Total	$568 5

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made each month, when necessary.

No assessments were made during 1910.

The Society's accounts were duly audited on February 27th, 1911.

Books of record and account kept for purposes of insurance certificates are a follows: Cash Book, Minute Book, Treasurer's, Members' signatures and by-laws.

Names and post office addresses of auditors for 1910: J. S. Boddy and J. H. Pearc Toronto.

No changes were made in relation to insurance certificates in 1910.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $524.45.

Cash received during 1910 from:

Assessments	$62 1
Total	$62 1

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Secretary's salary	15 00
Total expenses of management	$18 00

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1910.

Head Office, 915 *King Street West, Toronto.*

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at 31st December, 1910, were as follows:

Thomas DeRose, President .....Toronto.
P. Hannigan, 1st Vice-President .....Toronto.
E. Gray, 2nd Vice-President .....Toronto.
James Conlan, Treasurer .....Toronto.
Thomas Carruthers, Secretary .....Toronto.

III. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership was, at 31st December, 1910, 1,927.
Number of members who died during 1910, 8.
Total amount of funeral benefits paid in 1910, in respect of deceased members, $480.00.
Number of members' wives who died in 1910, 3.
Amount of funeral benefits paid in 1910 in respect of deceased wives, $90.00.
Amount at the credit of the General Fund at 31st December, 1910, $1,512.32.
Funeral and sick benefits are paid out of the General Fund.

IV. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1910, 429.
Total amount of sick benefits paid in 1910, $4,378.55.
Number of weeks' sickness experienced in 1910, 1,316½.
Nothing was paid out for medical attendance during 1910.

V. ASSETS.

Cash on hand	
Dominion Bank, Toronto	$ 1,525 29
Total assets	$ 1,525 29

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No changes were made in 1910 in the organization and management of the Society.
Assessments were made every four weeks.
Thirteen assessments were made during 1910.
The accounts were audited June 30th, 1910, and December 31st, 1910.
The following books are kept: Cash Book, and Day Book.
The names and post office addresses of the auditors for 1910 were: Joseph Coulter and John Hibbert, Toronto.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,334.49.

Cash received during 1910 from:

Assessments	$ 5,599 65
Interest	32 00
Total	$5,631 65

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee (renewal)	$10 00
Printing	6 55
Postage	75
Travelling expenses (car tickets)	33 00
Managing officers' salaries and officers and auditors' fees	265 00
Supplies bought	2 00
Expenses of management	$ 317 30

(b) *Miscellaneous Expenditure.*

Funeral benefits	570 00
Sick benefits	4,378 55
Gratuities to distressed members	175 00
Total expenditure	$ 5,440 85

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of Society at 31st December, 1910, were as follows:

Edward Wilson, President ..... Brantford.
Bert O'Herron, First Vice-President ..... Brantford.
James Moore, Second Vice-President ..... Brantford.
Percy Gregory, Secretary ..... Brantford.
Franklin Grobb, Treasurer ..... Brantford.

III. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1910, was 1,182.
Number of members of the Society who died in 1910, 2.
Funeral benefits were paid in 1910 amounting to $96.00.

IV. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1910, 177.
Total amount of sick benefits paid in 1910, $2,552.90.
Number of weeks' sickness experienced in 1910, 645.
Total amount to the credit of the Sick Benefit Fund at 31st December, 1910, $787.56.

V. ASSETS.

Cash value of bonds	$500 00
Cash deposited in Standard Bank, Brantford	787 56
Other assets	12 00
Total assets	$1,299 56

VI. LIABILITIES.

Amount of claims admitted by the Society	$21 45

VII. MISCELLANEOUS.

Thirteen assessments were made in 1910 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1910 were audited January 14th, 1911.

The following books of record and account are kept: Minute Book, Roll Book and Cash Book.

Names and post office addresses of the auditors for 1910 were as follows: S. G. Macklin and W. Lewis, Brantford.

No changes were made in 1910 in the Constitution and Rules of the Society in relation to benefits.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $486.91.

Cash received during 1910 from:

Dues	$3,223 10
Interest	22 50
Total receipts	$3,245 60

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Law costs	$4 50
Registration fee	10 00
Officers' and auditors' fees	250 90
Printing, stationery, etc.	30 25
Total expenses of management	$295 65

(b) *Miscellaneous Expenditure.*

Funeral benefits	96 00
Sick benefits	2,553 30
Total expenditure	$2,944 95

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of Society at 31st December, 1910, were as follows:

Paul Sutherland, President ..... Woodstock.
Harry Pearson, Treasurer ..... Woodstock.
B. C. Parker, Secretary ..... Woodstock.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 275.
Number of members who received benefits during 1910, 85.
Total amount of benefits paid in 1910, $692.00.
Number of weeks' sickness experienced in 1910, 245 2-3.
Total amount of cash standing to credit of Sick Benefit Fund, $276.09.

V. ASSETS.

Cash in Bank of Commerce, Woodstock	$276 09

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Eleven such assessments were made during 1910.

Books of record and account kept by the Society are as follows: Treasurer's, Secretary's, Cash Book, Ledger and Minute Book.

The Society's books were duly audited 2nd January, 1911.

The names and post office addresses of the auditors for 1910 were as follows: James Miller and Frank Lappin, Woodstock.

No changes were made during 1910 in the organization, management or constitution and rules of the Society.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $230.81.
Cash received during 1910 from:

Application fees	$219 60
Assessments	674 95
Interest	6 85
Total receipts	$901 40

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Law costs	$1 00
Registration fees	3 00
Supplies bought	17 00
Officers' and auditors' salaries	60 00
Printing	10 12
Other expenditure	73 00
Total expenses of management	$164 12

(b) *Miscellaneous Expenditure.*

Sick benefits	692 00
Total expenditure	$856 12

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1910, were as follows:

Reginald Olsen, President .....Ottawa.
D. Bussell, Vice-President .....Ottawa.
W. Pennington, Treasurer .....Ottawa.
L. G. Morgan, Financial Secretary .....Ottawa.
J. A. Murphy, Recording Secretary .....Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership 231.
Number of Members who died during 1910, 3.
Funeral benefits amounting to $60.00 were paid.
Total amount of cash standing to credit of General Fund, $848.65.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 17, amounting to $468.00.
Number of weeks' sickness experienced during 1910, 173
Amount paid for medical attendance in 1910, $258.50.
Total amount cash standing to credit of General Fund, December, 1910, $848.65.

V. ASSETS.

Cash on hand	$11 70
Bank of Ottawa (General Fund)	848 65
Bank of Ottawa (Special Fund)	382 50
Bank of Ottawa (Beneficiary Fund)	435 75
Dues and assessments called but not yet payable	365 31
Other assets	90 00
Total assets	$2,133 91

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1910.

Assessments are made for the purpose of life insurance at the death of a member. Three such assessments were made during 1910.

The Society's books were duly audited February, 20th, 1911.

Names and post office addresses of the auditors for 1910 were as follows : J. Bullman and J. Campbell, Ottawa.

The following books of record and account are kept : Question Book, Roll Book, Cash Book and Members' Register.

Amount of Secretary's bond, nil.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,766.52.
Cash received during 1910 from :

Advance assessments	$4 00
Initiation fees	5 00
Dues	753 89
Assessments	587 00
Supplies sold	8 50
Interest	45 15
Repayment of investments (not extended), $706.00	
Total receipts	$1,403 54

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for :

Commission	$10 45
Registration fee	3 00
Rent, light, heat and taxes	25 00
Salaries, officers' and auditors' fees	88 00
Printing, etc.	12 35
Postage, stationery, etc.	13 94
Other expenditure	0 55
Total expenses of management	$153 09

(b) *Miscellaneous Expenditure.*

Life insurance claims	465 00
Funeral benefits	60 00
Sick benefits	468 00
Druggist	86 87
Medical attendance	258 50
Paid for investments (not extended), $635.15.	
Total expenditure	$ 1,491 46

VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Frank Motte, President .....Toronto.
S. Agliarolo, Vice-President .....Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street .....Toronto.
G. Bagnato, Corresponding Secretary .....Toronto.
V. Zampano, Treasurer .....Toronto.

III. FUNERAL BENEFITS.

No funeral benefits were paid during 1910.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which at 31st December, was 16.

Number of members who received sick benefits during 1910, 2
Number of weeks' sickness experienced during 1910, 13.
Amount paid for sick benefits during 1910, $65.00.

V. ASSETS.

Cash in Dominion Bank	$ 223 40
Total	$ 223 40

VI. LIABILITIES.—None.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $223.15.
Cash received during 1910 from:

Application fees	$4 00
Dues	90 50
Supplies sold	6 75
Interest	7 30
Total	$ 108 55

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$ 3 00
Rent, light, heat and taxes	24 00
Officers' salaries	10 00
Stationery, postage, etc.	1 50
Supplies bought	4 80
Total management expenses	$43 30

(b) *Miscellaneous Expenditure.*

Sick benefits	65 00
Total expenditure	$ 108 30

HAY & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Woodstock, Ont.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

H. Bottoms, President .....Woodstock.
R. C. Stock, Vice-President .....Woodstock.
W. A. Smith, Secretary-Treasurer .....Woodstock.

III. FUNERAL BENEFITS.

Total membership, 71.
Number of members who died during 1910, none.
Amount of funeral benefits paid during 1910, none.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1910, 23.
Total amount of sick benefits paid during the year 1910, $271.25.
Number of weeks' sickness experienced, 86.
Medical attendance, $62.40.
Amount of cash standing to credit of Sick Benefit Fund, $53,13.

V. ASSETS.

Traders' Bank, Woodstock	$53 13
Total assets	$53 13

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Dues are paid monthly.
The Society's accounts were duly audited, March 12th, 1911.
Auditors for the year: T. F. Haney, Woodstock.
Books of record kept are: Roll Book and Cash Book.
Amount of bond of treasurer, no information.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $217.68.
Cash received during 1910 from:

Application, initiation fees and dues	$ 171 60
Interest	50
Total receipts	$ 172 10

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration	$ 3 00
Total expenses of management	$ 3 00

(b) *Miscellaneous Expenditure.*

Sick benefits	271 25
Medical attendance	62 40
Total expenditure	$ 336 65

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Hamilton, Ontario.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Robert, Davis, President .....Hamilton.
Jas. Whitfield, Vice-President .....Hamilton.
Adam W. Deans, Secretary .....Hamilton.
Wm. Gaskell, Treasurer .....Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1910, 542.
Two members died during 1910.
Amount of funeral benefits during 1910, $100.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 163.
Amount paid for sick benefits during 1910, $2,171.50.
Number of weeks' sickness experienced during 1910, 556.
Amount paid for medical attendance during 1910, $481.50.
Amount of cash standing to credit of Sick Fund, $1,263.78.

V. ASSETS.

Cash on hand	$ 914 50
Cash in Bank of Hamilton	349 28
Total	$ 1,263 78

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1910. None.
Dues are paid twice a month by the members.
The books of record and account are: Minute Book, Cash Book and Ledger.
The accounts of the Society were audited January 19th, 1911.
Names and addresses of the auditors for 1910: P. Erskine and W. Knowles, Hamilton.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,067.18.
Cash received during 1910 from:

Dues	$ 3,197 25
Interest	29 17
Total receipts	$ 3,226 42

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$ 3 00
Travelling expenses	5 10
Officers' salaries and officers' and auditors' fees	110 15
Printing	22 50
Total expenses of management	$ 140 75

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Medical attendance	481 50
Sick benefits	2,171 50
Gratuities to distressed members	136 07
Total expenditure	$ 3,029 82

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Yonge and Melinda Streets.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Hugh V. Ferguson, President .....Toronto.
J. D. Hayes, Vice-President .....Toronto.
Thomas Jeffery, Secretary-Treasurer .....Toronto.
J. Chinn, Trustee .....Toronto.
A. Thomson, Trustee .....Toronto.
G. E. O'Dell, Trustee .....Toronto.
H. Stevenson, Trustee .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 76. No members died during 1910. Amount of funeral benefit paid, None.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1910, $1,163.25.

IV. SICK BENEFITS.

Number of members who received sick benefits in 1910, 9.
The total amount of benefits paid in 1910 was $230.00.
Number of weeks' sickness experienced in 1910, 46.
The total amount paid for medical fees.—None.

V. ASSETS.

Actual amount of cash on hand 31st December, 1910	$1,163 25
Total	$1,163 25

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made weekly.

The Society's accounts were audited 1st April, and 31st December, 1910.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book.

The names and post office addresses of the auditors for 1910 were: A. H. Leman and J. A. Masterson, *The Globe.*

During 1910 no changes were made in the constitution and rules in relation to sick or funeral benefits.

Amount of bond of Secretary-Treasurer, $300.00.

VII. Cash Receipts.

Cash balance from 1909 (not extended), $934.47.	
Cash received during 1910 from:	
Initiation fees	$3 50
Dues	343 00
Interest and dividends	239 58
Total	$586 08

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Supplies	2 30
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	110 00
Premiums for guarantee of officers	3 00
Postage	5 00
Total expenses of management	$127 30

(b) *Miscellaneous Expenditure.*

Sick benefits	230 00
Grand total	$357 30

THE NATIONAL CASH REGISTER CO'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Benjamin Olsen, President .....Toronto.
Louis Pedlar, Vice-President .....Toronto.
Charles W. Long, Secretary and Treasurer.....Toronto.
James Flight, Director .....Toronto.
E. Knowland, Director .....Toronto.

IV. SICK BENEFITS.

The total membership of the Society at 31st December, 1910, was 79.
Sick benefits are undertaken by the Society.
Twelve members received sick benefits during 1910.
Total amount of benefits paid in 1910 in respect of sick members, $217.23.
Number of weeks' sickness experienced, 43½.
Amount paid for medical attendance $50,25.
Amount standing to credit of General Fund, 31st December, 1910, $585.31.

V. ASSETS.

Cash in Home Bank of Canada, 31st December, 1910.....	$585 31

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1910.

Books of record and account kept are as follows: Ledger, Cash Book and Minute Book.

The Society's books were audited for 1910 on 16th January, 1911.

Names and addresses of auditors for 1910 were as follows: Lloyd Pocock and Frank Craig, Toronto.

Amount of Secretary's bond, $250.00.

Amount of Treasurer's bond, $250.00.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $484.00.
Cash received during 1910 from:

Dues	$378 59
Total receipts	$378 59

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fees	$3 00
Supplies bought	1 30
Law costs	50
Guarantee bond	5 00
Total expenses of management	$9 80

(b) *Miscellaneous Expenditure.*

Sick benefits	217 23
Medical attendance	50 25
Total expenditure	$277 28

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Andrew Englert, President .....Berlin.
George Zettel, Vice-President .....Berlin.
Jacob Gies, Financial Secretary .....Berlin.
Albert L. Hergott, Recording Secretary .....Berlin.
George B. Fischer, Treasurer .....Berlin.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 446.
Three members of the Society died during 1910.
Amount paid for funeral benefits during 1910, $75.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 74.
Amount paid for sick benefits, $1,150.50.
Number of weeks' sickness experienced during 1910, 262.
Amount paid for medical attendance, $55.50.
Total amount of cash standing to credit of the general fund from which benefits are paid, $1,030.70.

V. ASSETS.

Note	$1,000 00
Actual cash on deposit in Merchants Bank, Berlin (savings branch)	950 97
Actual cash on deposit in Merchants Bank, Berlin (current account).....	53 08
All other assets	26 65
Total	$2,030 70

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1910.

The Society's books were duly audited for 1910 on December 30th, 1910.

The following books of record or account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1910 were as follows: W. Winter and I. E. Hatter, Berlin.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $217.25.

Cash received during 1910 from:

Initiation fees	$170 00
Dues	1,206 00
Fines	13 15
Supplies sold	15 65
Interest	40 00
Medical fees	55 50
All other sources	2 75
Total receipts	$1,503 05

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$3 00
Rent, light and heat	25 00
Supplies bought (badges)	27 17
Salaries	84 00
Printing and postage	10 30
Other management expense	21 25
Total expenses of management	$170 72

(b) *Miscellaneous Expenditure.*

Sick benefits	1,150 50
Funeral benefits	75 00
Medical attendance	55 50
Gratuities to distressed members	15 50
Total expenditure	$1,467 22

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

L. V. Dusseau, President ..... Toronto.
Joseph St. Denis, Vice-President ..... Toronto.
L. Jules Lefebvre, Secretary ..... Toronto.
L. D. Desaulniers, Treasurer ..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 72.
No members died during 1910, and no funeral benefits were paid.
One member's wife died during 1910.
Amount paid in respect of deceased wives, $25.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society. Twelve members received sick benefits during 1910.
Number of weeks' sickness experienced during 1910, 38.
Sick benefits amounting to $114.00 were paid.
Cash standing to credit of Sick Fund, $1,432 80.

V. ASSETS.

Cash in Home Bank of Canada	$1,432 80
Total assets	$1,432 80

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made monthly. Payable first Monday in each month.

The Society's accounts were audited 20th September, 1910.

The books of record kept are a Register, Ledger, Minute and Cash Book.

Names and addresses of the auditors for 1910: R. L. Archambault and Joseph Sauriol, Toronto.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,285 55.
Cash received during 1910 from:

Dues	$319 10
Interest	32 05
Total receipts	$351 15

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Law costs	$0 50
Registration fee	3 00
Rent, light, heat, etc.	15 00
Salaries	25 00
Printing, etc.	20 75
Postage, etc.	65
Total expenses of management	$64 90

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	114 00
Total expenditure	$203 90

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

W. J. Verity, Honorary President .....Brantford.
J. Harvey Clement, President .....Brantford.
Walter Carley, First Vice-President .....Brantford.
Cicero Slaght, Second Vice-President .....Brantford.
Charles Carter, Secretary .....Brantford.
Verity Plow Company, Treasurer .....Brantford.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 575.
Number of members who died during 1910, 1.
Amount paid for funeral benefits, $30.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1910, 94.
Amount of benefits paid during 1910, $1,372.00.
Number of weeks' sickness experienced in 1910, 457⅓.
Total amount to credit of Sick Benefit Fund, $446.36.

V. ASSETS.

Cash held by treasurer (Verity Plow Co.)	$446 36
Other assets	5 50
Total	$451 86

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1910, thirteen.
The Society's accounts were audited January 21st, 1911.
Names and addresses of the auditors of accounts for 1910: N. W. Creech and Harry Bond.
Books of record and account kept: Assessment Roll, Cash Books, Ledger and Minute Book.
No changes were made during 1910 in the organization or management or in the constitution and rules in relation to benefits.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $444.61.
Cash received during 1910 from:

Dues	$1,470 90
Interest and dividends	28 85
All other sources	2 50
Total	$1,502 25

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$3 00
Law costs	50
Officers' salaries, etc.	90 00
Printing, stationery and advertising	5 00
Total expenses of management	$98 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	1,372 00
Grand totals	$1,500 50

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Frank Beninger, President .....Formosa.
Anthony Obermeyer, Vice-President .....Formosa.
Mathew Weiler, Secretary and Treasurer .....Formosa.

III. AND IV. FUNERAL AND SICK BENEFITS.

Total membership of Society, 29.
One member died during 1910.
Amounts paid for funeral benefits, $30.00.
Number of members who received sick benefits in 1910, 8.
Number of weeks' sickness experienced in 1910, 28.
Amount of benefits paid in 1910 to sick members, $117.00.
Total amount of cash standing to credit of fund at 31st December, 1910, $381.41.

V. ASSETS.

Actual cash on hand 31st December, 1910	$21 43
Cash in bank (Merchants), Mildmay	359 98
Total assets	$381 41

VI. LIABILITIES.—*None.*

VII. MISCELLANEOUS.

One assessment was made during 1910.

The books and accounts of the Society were duly audited December 31st, 1910.

The books of record or account kept by the Society are: Ledger and Members Roll Book.

The names and addresses of the auditors for 1910 were: Anthony Opperman, George Ernewein, John B. Goetz, Formosa.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $404.76.
Cash received during 1910 from:

Application fees	$11 00
Assessments	30 00
Dues	85 50
Interest	13 30
Total receipts	$139 80

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Salaries	7 25
Rent, etc.	3 20
Postage, telegrams and express	20
Other expenses	2 50
Total expenses of management	$16 15

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	117 00
Total expenditure	$163 15

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

A. G. Kingston, President .....Ottawa.
A. W. Grant, Treasurer .....Ottawa.
W. J. Lynch, Secretary .....Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1910, $69,400.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1909			354	70,800 00
Add contracts taken during 1910, new or renewed			7	1,400 00
Gross number and amount of contracts on foot at any time during 1910			361	72,200 00
Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910	10	2,000 00		
Contracts cancelled in 1910	4	800 00		
Total deductions extended	14	2,800 00	14	2,800 00
Net contracts on foot at 31st December, 1910			347	69,400 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	$2,983 09
Cash in Bank of Montreal, Ottawa	2,997 96
	$5,981 05

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1910. None.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 28th January, 1911.

Names and post office addresses of the auditors for 1910 were as follows: R. Devlin and H. V. Rorke, of Ottawa.

Amount of bond of treasurer, $1,250.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $2,824.64.

Cash received during 1910 from:

Assessments	$2,056 06
Interest and dividends	233 01
Total receipts	$2,289 07

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$3 00
Salaries, officers' and auditors' fees	100 00
Printing, stationery, advertising and postage	7 75
Premium for Guarantee of Officers	5 00
Total expenses of management	$115 75

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	2,000 00
Total expenditure	$2,115 75

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

C. Whitfield, President ..... Hamilton.
J. Pemberton, Vice-President ..... Hamilton.
Hugh Paterson, Secretary ..... Hamilton.
J. L. Hopkin, Treasurer ..... Burlington.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1910, about 900.
Two members died during 1910.
Amount of funeral benefits paid during 1910, $100.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 244.
Amount paid for sick benefits during 1910, $3,355.00.
Number of weeks' sickness experienced during 1910, 620.
Amount paid for medical attendance during 1910, $986.75.
Amount of cash standing to credit of Sick Fund, $1,131.19.

V. ASSETS.

Cash in Bank of Hamilton	$1,131 19
Total	$1,131 19

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Dues are paid twice a month by the members.

The accounts of the Society were audited on January 11th, 1911.

The books of record and account are Minute Book, Cash Book, Ledger and Bank Book and Journal.

Names and addresses of the auditors for 1910: J. K. Fenton and P. King, Hamilton.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $203.69.
Cash received during 1910 from:

Dues	$5,646 75
Interest	21 55
Total receipts	$5,668 30

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Printing, etc.	$19 05
Registration fee	10 00
Officers' salaries and officers' and auditors' fees	270 00
Total expenses of management	$299 05

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Medical attendance	986 75
Sick benefits	3,355 00
Total expenditure	$4,740 80

THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

John Milne, President ..... Toronto.
John Wickett, Vice-President ..... Toronto.
G. P. Beswick, Secretary ..... Toronto.
Thos. Hutchison, Treasurer ..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 113.
One member died during 1910 and $50.00 funeral benefits were paid.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 143.
Number of weeks' sickness experienced during 1910, 266½.
Sick benefits amounting to $1,066.47 were paid.
Amount paid for medical attendance, $393.25.
Cash standing to credit of Sick Benefit Fund at 31st December, 1910, $308.24.

V. ASSETS.

Cash in Treasurer's hands	$1 03
Cash in Dominion Bank of Canada	307 21
Total assets	$308 24

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made every two weeks.
The Society's accounts were audited July 1st and December 31st, 1910.
The books of record kept are a Cash Book and Receipt Book.
Names and addresses of the auditors for 1910: Fred Walter and Robert Philip, Toronto.
Amount of bond of Treasurer, $500.00.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $292.75.
Cash received during 1910 from:

Dues	$1,614 21
Interest	11 75
All other sources	33
Total receipts	$1,626 29

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Expenses of Annual or Biennial Meeting	4 50
Travelling expenses	9 00
Salaries	50 00
Printing	14 00
Total expenses of management	$80 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Medical attendance	393 25
Sick benefits	1,066 47
Gratuities to distressed members	20 00
Other expenditure	58
Total expenditure	$1,610 80

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto, Ont.

Organized 1905; incorporated May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

J. Kaufman, President .....Toronto.
R. Grenberg, Vice-President .....Toronto.
J. Feder, Recording Secretary .....Toronto.
S. Edson, Treasurer .....Toronto.
J. Ramm, Financial Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1910, was 204.

Number of members who died during 1910, None.

Three members' children and four members' parents died in 1910, and funeral benefits amounting to $31.00 were paid.

Amount of funeral benefits paid in 1910 in respect of deceased wives, $125.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Thirty-five members received sick benefits during 1910, amounting to $416.50.

Number of weeks' sickness experienced during 1910, no information.

Amount paid for medical attendance, $523.31.

Amount of cash standing to credit of the fund, $2,040.73.

V. ASSETS.

Cash value of real estate	$600 00
Cash in bank	2,040 73
Total	$2,640 73

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made when necessary. One assessment was made during 1910.

The accounts of the Society were audited 31st December, 1910.

Names and post office address of auditors: I. Goldberg, G. Ginsberg and M. Zimmerman, of Toronto.

VIII. Cash Receipts.

Cash balance from 1909, $1,134.20.

Cash received during 1910:

Application fees	$31 00
Initiation fees	52 25
Dues	1,505 96
Per capita tax	121 50
Fines	13 25
Supplies sold	63 65
Interest	56 04
Medical fees	497 88
All other sources	226 51
Total	$2,568 04

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:

Travelling expenses	$6 07
Registration fee	3 00
Supplies	27 35
Rent	85 00
Salaries	79 85
Printing	138 12
Other expenses	51 14
Total management expenses	$390 53

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	156 50
Medical attendance	523 31
Sick benefits	416 50
Gratuities	91 30
Other expenditures	83 37
Total expenditure	$1,661 51

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 88 Church Strcet, Toronto, Ont.

Organized 27th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

J. McCarthy, President .....Toronto.
F. McCann, Vice-President .....Toronto.
J. Pamphilon, Secretary-Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 427.
Number of members of the Society who died during 1910, 1.
Total amount of funeral benefits paid during 1910, $550.00.
Number of members' wives died during 1910, 4.
Amount of funeral benefits paid, $160.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 84, amounting to $1,451.40.
Number of weeks' sickness experienced during 1910, 290 2-7.

V. ASSETS.

Cash in treasurer's hands	$441 44
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	$12,321 92
Total	$12,763 36

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The books and accounts were audited monthly during 1910.
Names of auditors: R. Haberstock, A. McDonald, and J. McCarthy, all of Toronto.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $11,714.81.
Cash received during 1910 from:

Initiation fees	$150 00
Dues	6,923 25
Assessments	47 25
Fines	15 70
Interest and dividends	450 78
All other sources	563 00
Returned sick benefits	5 70
Total receipts	$8,155 68

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Per capita tax for management	$111 00
Registration fee	3 00
Supplies	10 46
Rent, fuel, light and taxes	214 35
Salaries, officers' and auditors' fees	1,249 57
Printing, stationery and advertising	467 65
Postage, telegrams and express	16 70
Total expenses of management	$2,072 73

(b) *Miscellaneous Expenditure.*

Per capita tax other than for management	1,700 00
Insurance claims	550 00
Funeral benefits	160 00
Gratuities to distressed members	132 50
Sick benefits	1,451 40
Total disability benefits	150 00
Other expenditure	890 50
Total expenditure	$7,107 13

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Chatham, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Miss Mary Cullum, R.W.G. Mistress.....Toronto.
Mrs. J. Miller, D.G. Mistress.....Ottawa.
Mrs. Fraser, Junior D.G. Mistress.....Hamilton.
Miss E. Ida Gallager, Grand Secretary.....Chatham.
Mrs. E. Smith, Grand Treasurer.....Essex.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges; total membership in Ontario at 31st December, 1910, 687.

Number of members who received sick benefits during 1910, 6.
Total amount of sick benefits paid in 1910, $73,00.
Number of weeks' sickness experienced in 1910, 20.
Amount paid for medical attendance in 1910, $184.33.

V. ASSETS.

	Grand Body.	Subordinate.
Cash in bank	.....	$1,642 00
Cash in treasurers' hands	.....	606 45
Total assets	.....	$2,248 45

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The books were audited 26th May, 1910.

Names and addresses of auditors of accounts of 1910: Mrs. Miller, Ottawa, and Dr. Orr, Toronto.

VIII. CASH RECEIPTS.

Cash balance from 1909, $1,635.13.	Grand Lodge.	Subordinate Lodges.
Cash received during 1910 from:		
Application and initiation fees	$13 50	$500 25
Assessments	15 00	.....
Dues	59 17	1,280 07
Per capita tax and levies	311 70	.....
Charter fees	86 00	.....
Supplies sold	62 45	.....
All other sources	.....	1,287 28
Total receipts	$547 82	$3,067 60

This statement is incomplete owing to the default of certain Subordinate Lodges in making returns to the Grand Lodge.

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1910 for:		
Charter fees	$36 00	$86 00
Per capita tax or levies for management	113 00	311 70
Travelling expenses	83 30	.....
Registration fee	10 00	.....
Rent	.....	548 88
Postage, telegrams and express	.....	54 75
Salaries	60 00	.....
Printing, stationery and advertising	376 85	.....
All other	.....	1,176 82
Total expenses of management	$679 15	$2,178 15

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00	.....
Sick benefits	.....	73 00
Medical attendance	.....	184 33
Grand totals	$779 15	$2,435 48

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

John Boland, President ..... Toronto.
James Mahoney, Vice-President ..... Toronto.
Wm. Ray, Treasurer ..... Toronto.
A. J. Linton, Secretary ..... Toronto.

DIRECTORS.

R. Burbridge ..... West Toronto.
G. Grundler ..... West Toronto.
H. Libby ..... West Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1910, 183.
Number of members who died in 1910, 1.
Funeral benefits were paid in 1910, $50.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1910, 22.
Amount of sick benefits paid during 1910, $520.00.
Number of weeks' sickness experienced in 1910, 94.
Total amount to credit of General Fund, from which all claims are paid, $200.11.

V. ASSETS.

Balance to credit of sick and funeral funds (Home Savings Bank).....	$200 11

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Dues are collected every two weeks.
The Society's accounts for 1910 were audited on the 7th February, 1911.
No changes were made during 1910 in the organization and management or the constitution and rules of the Society in relation to benefits.
Names of auditors of accounts, Thomas Kirk, West Toronto.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $727.11.

Cash received during 1910:

Assessments	$22 00
Total receipts	$22 00

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$3 00
Salaries, officers' and auditors' fees	25 00
Travelling expenses	1 00
Total expenses of management	$29 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	470 00
Total expenditure	$549 00

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Joseph Sauriol, President .....Toronto.
Peter C. Werthner, Secretary, 547 Broadview Avenue .....Toronto.
Louis Dubois, Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 63.
Number of members who died during 1910, none.
Amount paid for funeral benefits during 1910, nil.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1910, 9.
Amount paid for sick benefits during 1910, $148.32.
Number of weeks' sickness experienced in 1910, 29 4-7.
Amount paid for medical attendance, $29.75.
Total amount to credit of sick benefit fund, $452.49.

V. ASSETS.

Cash on hand	$34 22
Cash in Home Bank	418 27
Total	$452 49

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Fifty-two assessments were made during 1910, payable weekly.
The Society's accounts were audited in July, 1910, and January, 1911.
Names and addresses of the auditors of accounts for 1910: I. A. McGill and L. J. Lefebvre, Toronto.
Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $337.39.

Cash received during 1910:

Dues	$283 25
Interest	7 17
Doctors' fees	29 75
Total receipts	$320 17

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$3 00
Officers' salaries	24 00
Total expenses of management	$27 00

(b) *Miscellaneous Expenditure.*

Sick benefits	148 32
Medical attendance	29 75
Total expenditure	$205 07

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 27th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

C. Franco, President .....Toronto.
E. G. Napolitano, Vice-President .....Toronto.
V. Piccinni, Secretary .....Toronto.
R. V. Glionna, Treasurer .....Toronto.

III. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1910, was 52.
One member died during 1910.
Total amount paid for funeral benefits, $74.00.
Cash standing to credit of Sick and Funeral Benefit Fund, $1,107.79.

IV. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits in 1910, 10.
Total amount of sick benefits paid in 1910, $79.00.
Number of weeks' sickness experienced in 1910, 22 4-7.
Amount paid for medical attendance during 1910, $90.00.
Amount paid for medicine, $11.35.

V. ASSETS.

Cash on deposit in Bank of Toronto	$1,107 79
Total assets	$1,107 79

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The books of the Society were audited on 3rd March, 1911.
Names and addresses of the auditors, Graziono Mei and James H. Snider, Toronto.
No changes were made during 1910 in the organization or management, or in the constitution or rules in relation to benefits.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,179.85.
Cash received during 1910 from:

Dues	$294 00
Supplies sold	40 60
Interest	32 54
Fines	1 50
Total receipts	$368 64

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:

Law costs	$129 00
Registration fee	3 00
Rent, etc.	21 00
Salaries	11 00
Printing, stationery, etc.	14 60
Postage, etc.	7 25
Other expenses	0 50
Total expenses of management	$186 35

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	74 00
Sick benefits	79 00
Medical attendance	90 00
Druggist	11 35
Total expenditure	$440 70

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Richmond Street, Toronto, Ont.

Organized 16th January, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

J. T. Brown, Chairman .....Toronto.
R. J. McGowan, Secretary .....Toronto.
R. T. Coady, Treasurer .....Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1909	249
Gross number on foot at any time during 1910	249
Contracts matured	3
Contracts on foot at 31st December, 1910	246

III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

Cash	$136,099 01
Total	$136,099 01

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made monthly, and are payable on the fifteenth day of each month.

The books were duly audited for 1910 by the Corporation auditors, 31st December, 1910.

VIII. CASH RECEIPTS.

Balance from 1909 (not extended), $115,080.62.

Cash received during 1910 from:

Assessments	$11,078 25
Interest	4,941 73
Donations	675 00
City grant	8,750 00
Total receipts	$25,444 98

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Investigation of claims	8 00
Total expenses of management	$11 00

(b) *Miscellaneous Expenditure.*

Death benefits	2,666 37
Pension	1,749 22
Total expenditure	$4,426 59

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

C. J. Meaden, President .....Hamilton.
F. Hough, Financial Secretary .....Hamilton.
F. Fortier, Treasurer .....Hamilton.
G. H. Willson, Recording Secretary .....Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 277.
Number of members who died in 1910, 4.
Funeral benefits paid in respect of deceased members, $1,500.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1910, 43.
Total amount of sick benefits paid during 1910, $648.15.
Number of weeks' sickness experienced in 1910, 129 1-2.
Amount of cash to credit of Sick and Funeral Benefit Fund at 31st December, 1910, $6,195.83.

V. ASSETS.

Cash on hand	$33 08
Cash in Bank of Hamilton	6,162 75
Total	$6,195 83

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were audited monthly during 1910.
The books kept are Day Book and Ledger.
Names and post office addresses of the auditors for 1910: G. H. Willson, E. Jennings and T. J. Mence, Hamilton.
Amount of bond of secretary, $300.00; of treasurer, $300.00.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $5,964.36.
Cash received during 1910 from:

Initiation fees	$64 50
Dues	4,528 30
Assessments	30 50
Fines	77 00
Interest	200 00
All other sources	933 15
Total receipts	$5,833 45

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Duty	$1 64
Managing officers' salaries and officers' and auditors' fees	650 80
Registration fee ..	3 00
Rent	40 00
Law costs	7 35
Printing, stationery and advertising	346 79
Other expenses (Guarantee)	3 00
Total expenses of management	$1,053 08

(b) *Miscellaneous Expenditure.*

Per capita tax	181 75
Sick benefits ..	648 15
Funeral benefits	1,500 00
Loans to travelling members	138 00
Gratuities to distressed members	56 00
Other expenditure	2,025 00
Total expenditure	$5,601 98

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 132 Shuter Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Edward J. Hearn, Grand President.....Toronto.
Thos. J. Byrnes, Grand Secretary .....Toronto.
J. H. Barber, Grand Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1910, was 259.

Number of members who died during 1910, 4.

Total amount of funeral benefits paid during 1910, $400.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1910, $1,528.88.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1910, 20.

Total amount of benefits paid in 1910, $379.00.

Number of weeks' sickness experienced in 1910, 92.

Total amount paid for medical attendance during 1910, $242.50.

Total amount standing to credit of Sick Benefit Fund at 31st December, $828.68.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in treasurer's hands, December 31st, 1910	$11 00	$13 06
Cash in Dominion Bank	679 40	
Cash in Home Bank, Toronto	983 55	559 03
Cash in Bank of Hamilton		256 59
Other assets	45 00	1,347 66
Total assets	$1,718 95	$2,176 34

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Five assessments were made during the year 1910, payable on the 1st January, April, July, August and October.

The audit is held at the time of the annual meeting.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1910 no changes were made in the Constitution.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1909, $2,537.41.		
Cash received during 1910 from:		
Dues		$1,230 65
Initiation fees		20 00
Per capita tax	$64 05	29 25
Assessments	287 00	237 00
Interest	48 60	21 94
All other sources	2 70	99 13
	$402 35	$1,637 97

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Per capita tax for management		$64 05
Commission		3 50
Registration fee	$3 00	
Expenses of annual meeting		5 00
Rent, light, heat and taxes		355 41
Salaries	70 00	82 00
Printing, stationery, etc.	5 00	14 25
Postage		3 70
Total expenses of management	$78 00	$527 91

(b) *Miscellaneous Expenditure.*

Cash paid during 1910 for:

Per capita tax		276 75
Funeral benefits	400 00	
Sick benefits		379 00
Medical attendance		242 50
Other expenditure		170 94
	$478 00	$1,597 10

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 4th March, 1903.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

H. Freeman, President .....Toronto.
George Bryden, Vice-President .....Toronto.
A. Colby, Secretary .....Toronto.
T. Thomson, Treasurer .....Toronto.

IV. SICK BENEFITS.

The total membership of the Society at 31st December, 1910, was 58.

Sick benefits are undertaken by the Society. Four members received sick benefits during 1910.

Total amount of benefits paid in 1910, in respect of sick members, $30.00.

Number of weeks' sickness experienced, 7.

Amount standing to credit of Sick Benefit Fund, 31st December, 1910, $304.97.

V. ASSETS.

Cash in Home Bank, 31st December, 1910	$304 97
Total assets	$304 97

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1910 on January 6th, 1911.

Names and addresses of auditors for 1910 were as follows: Arthur King and George Southwick, Toronto.

VIII. CASH RECEIPTS.

Cash balance 31st December, 1909 $205.10.

Dues	$101 30
Interest	7 42
All other sources	34 80
Donation	25 00
Total receipts	$168 52

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Annual meeting	33 50
Rent	2 00
Postage .	15
Total expenses of management	$38 65

(b) *Miscellaneous Expenditure.*

Sick benefits	30 00
Total expenditure	$68 65

GRAND ORDER OF ISRAEL DAVID WOLFSOHN FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

L. Bercowitz, Noble Master ..... Hamilton.
S. Hoffman, Vice-Master .....Hamilton.
A. Uger, Treasurer .....Hamilton.
H. Sherrin, Secretary .....Hamilton.
H. Cohen, M. Yeretsky, M. Larger } ..... Committee .....Hamilton

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which 31st December, 1910, was 48.

Number of members' wives who died in 1910, 1.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, two.
Amount of sick benefits paid during 1910, $28.00.
Number of weeks' sickness experienced during 1910, seven.
Amount paid for medical attendance, $41.25.
Amount of cash standing to credit of fund, $354.14.

V. ASSETS.

Real estate	$193 75
Cash on deposit to Society's credit, not drawn against, in the Traders Bank, Hamilton	354 14
Total assets	$547 89

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1910.

Books kept by the Society: Ledger, etc.

The books of the Society were audited 16th January, 1911. Names of auditors: H. Marks and M. White, Hamilton.

Amount of treasurer's bond, $500.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $228.79.
Cash received during 1910 from:

Application fees	$8 50
Initiation fees	23 00
Dues	306 91
Supplies sold	2 05
Interest	8 89
All other sources	50
Total receipts	$349 85

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$3 00
Supplies bought	12 25
Travelling expenses	8 00
Rent, etc.,	45 00
Officers' salaries	37 50
All other sources	14 50
	$120 25

(b) *Miscellaneous Expenditure.*

Sick benefits	28 00
Medical attendance	41 25
Cemetery plot	25 00
Grand totals	$214 50

L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

J. Nelson Bigras, President .....Ottawa.
J. T. Lemay, Recording Secretary .....Ottawa.
J. N. Rattey, Treasurer .....Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 394.
Number of members of the Society who died in 1910, 5.
Total amount of funeral benefits paid in respect of deceased members was $2,050.00.
Number of members' wives deceased in 1910, 4.
Amount of funeral benefits paid in respect of deceased wives, $300.00.
Total cash standing to credit of Funeral Fund at 31st December, 1910, $4,299.20.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1910, 40.
Amount of sick benefits paid in 1910, $913.80.
Number of weeks' sickness experienced in 1910, 228 3-7.
Total amount of cash standing to credit of Sick Benefit Fund at December 31st, 1910, $3,175.99.

V. ASSETS.

Cash on deposit in La Banque Nationale, Ottawa	$7,578 01
Actual cash on hand at 31st December, 1910	11 75
Dues and assessments due and unpaid	84 25
Other assets	855 24
Total assets	$8,529 25

VI. LIABILITIES.—None

VII. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday.
The Society's accounts were audited monthly and annually.
The names and addresses of the auditors for 1910 were as follows: Albert Chapman, Ottawa, Ont., and Francois Fortin, Jr., Gatineau Point, Que.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $13.61.
Cash received during 1910 from:

Application fees	$ 32 50
Assessments	3,437 50
Interest and dividends	224 52
Degrees and cards	3 60
Other sources (detailed in memo)	118 30
Total receipts	$3,816 42

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910:

Registration fee	$ 3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	185 00
Supplies bought	11 85
Postage, etc.	6 06
Other expenses	136 05
Total expenses of management	$431 96

(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives)	300 00
Benefits to widows and orphans	2,050 00
Sick benefits	913 80
Gratuities to distressed members	3 00
Grand total	$3,698 76

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Wm. C. Cook, Provincial Grand Master .....Toronto.
H. Mack, Deputy Grand Master .....Toronto.
Wm. C. Schunck, Pro. Cor. Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the District, the membership of which was, at 31st December, 1910, 1,011.

Three members died during 1910, and $300.00 benefits were paid.

Three members' wives died during 1910, and in respect thereof benefits were paid amounting to $150.00.

Total cash to credit of Funeral Fund at 31st December, 1910, $7,351.45.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate and District Lodges.
Number of members who received sick benefits in 1910, 167.
Amount of benefits paid in 1910, in respect of sick members, $2,481.82.
Number of weeks' sickness experienced in 1910, 660.
Amount paid for medical attendance during 1910, $1,212.52.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1910, $16,523.02.

V. ASSETS.

	District Body.	Subordinate Bodies.
Mortgages	$1,500 00	
Cash on deposit to the Society's credit, not drawn against in the following chartered banks:		
Dominion Bank	7,351 45	
In various banks, in various places	.....	$9,171 57
Total assets	$8,851 45	$9,171 57

VI. LIABILITIES.—None

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1910. None.

The Society's books were duly audited for 1910 on 25th January, 1911.

The following books of record and account are kept for purposes of insurance certificates or benefits: Ledger, Cash Books and District Return Sheets.

Names and post office addresses of the auditors for 1910, were as follows: Charles Cowburn and W. G. Wootten, Toronto.

Amount of secretary's bond, $500.00.

VIII. Cash Receipts.

	District Body.	Subordinate Bodies.
Cash balance from 1909 (not extended), $5,995.65.		
Initiation fees	.....	$ 453 00
Dues	$2,284 28	9,058 27
Interest	369 90	215 58
Dues, etc. (old country members)	.....	2,721 79
Total receipts	$2,654 18	$12,448 64

IX. Cash Expenditure.

(a) Expenses of Management.

	District Body.	Subordinate Bodies.
Cash paid during 1910 for:		
Per capita tax and levies	$ 40 32	$ 563 40
Organization expenses	17 00	121 25
Registration fee	10 00	.....
Insurance	.....	3 79
Annual meeting	15 00	.....
Supplies bought	227 33	234 89
Travelling expenses	26 90	16 00
Rent, light, heat and taxes	.....	443 17
Officers' salaries	241 91	610 12
Printing	103 06	20 75
Postage, telegrams and express	96 03	94 24
Premium for guarantee of lodge officers	2 50	20 75
Other expenses	.....	862 01
Total expenses of management	$780 05	$2,990 37

(b) Miscellaneous Expenditure.

	District Body.	Subordinate Bodies.
Funeral benefits	$450 00	$1,394 43
Sick benefits	7 33	2,473 49
Medical attendance	.....	1,212 52
Benefits to members of sister lodges	21 00	21 00
Other expenditure	.....	2,536 25
Total expenditure	$1,258 38	$10,628 06

UNION No 59 (BRANTFORD) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Greenwich Street, Brantford.

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

W. J. Springle, President ..... Brantford.
F. Mather, Secretary-Treasurer ..... Brantford.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. No members died during 1910, and no benefits were paid. Number of members, 18.

IV. SICK BENEFITS.

Number of weeks' sickness experienced in 1910, 15.
Number of members who received sick benefits during 1910, 3.
Total amount of benefits paid in 1910, $75.00.

V. ASSETS.

Cash on hand 31st December, 1910	$37 28
Cash on deposit in Royal Loan and Savings Co.	144 62
Total	$181 90

VI. LIABILITIES.—None

VII. MISCELLANEOUS.

No regular assessments are made. No assessment was made during 1910.

The Society's accounts for 1910 were audited monthly.

The following books of record and account are kept: Day Book, Ledger, Membership Books, Registration Book.

The names and post office addresses of the auditors for 1910: A. Crandall and Chas. Maxwell.

No changes were made in 1910 in the organization or management of the Society or in relation to benefits.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $242.46.
Cash received during 1910 from:

Initiation fees	$ 6 00
Dues	198 15
Assessments	75
Interest and dividends	6 35
All other sources	1 00
Total receipts	$212 25

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$ 3 00
Supplies	1 00
Rent, light, heat and taxes, etc.	14 00
Managing officers' salaries, auditors' fees	27 84
Printing, stationery and advertising	17 94
Postage, telegrams and express	7 39
Law costs	50
	$71 67

(b) *Miscellaneous Expenditure.*

Per capita tax	4 14
Sick benefits	75 00
All other expenditure	122 00
Grand totals	$272 81

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Woodstock, Ont.

Organized 1895; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

C. A. Pullin, President .....Woodstock.
William Lanaway, Vice-President .....Woodstock.
Thomas Milburn, Secretary-Treasurer .....Woodstock.

III. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1910, was 230.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 22.
Amount of sick benefits paid during 1910, $178.25.
Number of weeks' sickness experienced during 1910, 67.
Amount paid for medical attendance, $313.24.
Amount of cash standing to credit of the fund, $599.35.

V. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock	$199 35
Cash on deposit Oxford Permanent L. and S. Society, Woodstock	400 00
Total	$599 35

VI. LIABILITIES.—None

VII. MISCELLANEOUS.

No changes were made in the Constitution and Rules during the year 1910.

Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.

The books of the Society were audited 4th January, 1911. Names of auditors. James M. Whealy and Angus Campbell, Woodstock.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $577.75.

Cash received during 1910 from:

Assessments	$577 75
Interest	16 64
All other sources	28 07
Total	$622 46

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$ 3 00
Rent	5 00
Printing and postage	2 80
Postage, telephones, telegrams and express	50
Salary of Secretary	30 00
All other expenses	28 07
Total expenses of management	$69 37

(b) *Miscellaneous Expenditure.*

Sick benefits	178 25
Medical attendance	313 24
Gratuities to distressed members	40 00
Total expenditure	$600 86

THE CANADA FOUNDRY COMPANY EMPLOYEE'S MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Davenport.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

C. Stevens, President ..... Toronto.
H. Stewart, Vice-President ..... Toronto.
E. B. Ross, Secretary ..... Toronto.
Robt. Powrie, Treasurer ..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 1,024.
Six members died during 1910, and funeral benefits amounting to $180.00 were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1910, 330.
Total amount of sick benefits paid during 1910, $3,796.10.
Number of weeks' sickness experienced during 1910, 949.
Amount paid for medical attendance during 1910, $1,313.75.
Total amount of cash standing to credit of sick benefit fund at the 31st December, 1910, $935.61.

V. ASSETS.

Actual cash on hand 31st December, 1910	$ 93 34
Actual cash in Canadian Bank of Commerce	455 55
Actual cash in Bank of British North America	386 72
	$935 61

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1910.
The books of the Society were duly audited June 30th and December 31st, 1910.
The following books of record are kept: Secretary's Cash Book, Treasurer's Cash Book.
Names and addresses of auditors of accounts of 1910: F. G. Thompson, J. V. Phipps, West Toronto, and H. Johnson, Toronto.
No changes were made during 1910 in the Constitution and Rules in relation to benefits.
Amount of bond of Secretary, $300.
Amount of bond of Treasurer, $1,000.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,571.70.
Cash received during 1910 from:

Assessments	$5,044 15
Interest	49 86
Total	$5,094 01

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$ 10 00
Officers' salaries, etc.	171 50
Clerk hire	8 00
Annual meeting	10 00
Postage	2 00
Guarantee bonds	13 00
All other	75
Expenses of management	$219 25

(b) *Miscellaneous Expenditure.*

Funeral benefits	180 00
Sick benefits	3,796 10
Medical attendance	1,313 75
Gratuities to distressed members	230 00
Grand totals	$5,730 10

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Michael Powell, President	Ottawa.
J. J. Dionne, Vice-President	Ottawa.
Clifford Miller, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.
Wm. C. Blount, Corresponding Secretary	Ottawa.
J. R. Currie, Chairman Sick Relief Fund	Ottawa.
W. H. Reynolds, Treasurer	Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the local Union.
Total membership of local Union, 224.
No members of the Society died during 1910.
Total amount of funeral benefits paid. Nil.

IV. SICK BENEFITS.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1910, 18.
Total amount of benefits paid in 1910, $360.00.
Number of weeks' sickness experienced in 1910, 90.
Total amount of cash standing to the credit of sick fund, $470.51.

V. ASSETS.

Cash on deposit in Bank of Ottawa	$1,068 91
Total	$1,068 91

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Proceedings instituted by or against the Society in 1910. None.

When were the Society's accounts audited? Quarterly.

Names and addresses of the auditors for 1910, were: Wm. Lodge, Wm. Binks and J. K. Peffers, of Ottawa.

No changes were made in the organization or management of the Society during 1910.

Amount of Treasurer's bond, $1,000.00.

Amount of Secretary's bond, $500.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,128.62.
Cash received during 1910 from:

Application fees	$ 105 00
Dues	587 92
Initiation fees	147 00
Assessments	225 05
Per capita tax and levies	1,763 78
Interest	16 20
Total receipts	$2,844 95

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Per capita tax	$1,643 72
Registration fee	3 00
Charter fees	42 00
Supplies bought	70 16
Travelling expenses	230 00
Rent	31 00
Officers' salaries	381 50
Printing, etc.	100 60
Postage, etc.	25 78
Clerk hire	16 90
Total expenses of management	$2,544 66

(b) *Miscellaneous Expenditure.*

Sick benefits	360 00
Total	$2,904 66

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO, LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Incorporated 17th June, 1901.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

W. Weller, President .....Toronto.
Thomas Rushworth, Vice-President .....Toronto.
Wm. Leamon, Secretary-Treasurer .....Toronto.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society. Membership, 432.
Number of members who received sick benefits during 1910, 54.
Total amount of sick benefits paid during 1910, $756.85.
Number of weeks' sickness experienced during 1910, 216.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1910, $398.00.

V. ASSETS.

Cash in treasurer's hands	$10 70
Cash in Standard Bank	387 30
Total assets	$398 00

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Nine such assessments were made during 1910.
The accounts of the Society were duly audited in January and December, 1910.
Names and addresses of auditors for 1910: J. Ogilvie and T. Fielding, Toronto.
Amount of bond of secretary, $200.00.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $295.64.
Cash received during 1910 from:

Dues	$906 90
Interest	8 11
Total receipts	$915 01

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Rent, etc.	2 00
Officers' salaries	47 50
Printing	1 30
Premiums for guarantee	2 00
	$55 80

(b) *Miscellaneous Expenditure.*

Sick benefits	756 85
Total expenditure	$812 65

HAMILTON LODGE, No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

William Mittsen, President ..... Dundas.
C. Holmes, Vice-President ..... Hamilton.
Alex. Anderson, Recording Secretary ..... Hamilton.
William Stroud, Treasurer ..... Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 60.
No members died during 1910, and no funeral benefits were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1910, 4.
Total amount of sick benefits paid during 1910, $50.00.
Number of weeks' sickness experienced during 1910, 10.
Amount paid for medical attendance during 1910, $116.00.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1910, $1,569.37.

V. ASSETS.

Cash in Molsons Bank, 31st December, 1910	$1,569 37
Cash in Dominion Bank	64 31
Other assets	6 75
Total assets	$1,640 43

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1910.
The books of the Society were duly audited December 31st, 1910.
The following books of record are kept: Beneficiary Certificate Book.
Names and addresses of auditors of accounts of 1910: William Mittsen, Dundas; S. Britain and H. Martin, Hamilton.
No changes were made during 1910 in the Constitution and Rules in relation to benefits.
Amount of bonds of secretary and treasurer, $500 each.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,123.89.
Cash received during 1910 from:

Dues	$413 90
Initiation fees	
Supplies sold	
Interest	58 76
All other sources	115 31
Contingent Fund	229 97
Total	$817 94

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Law costs	$16 00
Registration fee	3 00
Supplies bought	14 50
Travelling expenses	30 00
Rent, light and heat	25 00
Salaries	20 00
Printing	5 00
Postage, etc.	2 75
Premiums for guarantee of Lodge Officers	6 00
Expenses of management	$122 25

(b) *Miscellaneous Expenditure.*

Sick benefits	50 00
Medical officer	116 00
All other	13 15
	$301 40

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

D. Marsh, President ..... Toronto.
W. E. Meredith, Recording Secretary ..... Toronto.
James Lydon, Treasurer ..... Toronto.
Jos. Walford, Ed. Ferris, R. C. Newman, } Finance Committee ..... Toronto.

III. FUNERAL BENEFITS.

Number of members who died during 1910, none.
Amount of funeral benefits paid during 1910, none.
Amount standing to credit of fund, $11,021.14.

IV. SICK BENEFITS.

Total membership of Society, 157.
Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1910, 12.
Total amount of sick benefits paid during the year 1910, $282.00.
Number of weeks' sickness experienced, 55.
Medical attendance, $212.00.
Amount of cash standing to credit of Sick Benefit Fund, $1,768.55.

V. ASSETS.

Bonds, debentures, etc.	$10,000 00
Cash on hand as per auditors' statement	25 05
Bank of Commerce, Toronto	1,983 92
Canada Permanent Loan Co.	1,021 14
Totals	$13,030 11

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited in January, April, July, October, 1910.
Auditors for the year: W. J. Vale, Chas. E. Leatch, W. A. Caswell.
No changes were made in the Constitution and By-laws during 1910.
Amount of treasurer's bond, nil.

VIII. Cash Receipts.

Cash received during 1910 from:	
Application, initiation fees and dues	$1,427 30
Interest and dividends	489 83
All other sources	489 46
Total receipts	$2,406 59

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Per capita tax or levies for management	$36 25
Registration	3 00
Supplies bought	26 50
Rent, light, heat and taxes	19 00
Salaries, officers' and auditors' fees	148 00
Printing, stationery and advertising	60 50
Postage, etc.	10 25
Total expenses of management	$303 50

(b) *Miscellaneous Expenditure.*

Gratuities to distressed members	78 50
Sick benefits	282 00
Medical attendance	212 00
Other expenses	183 70
Total expenditure	$1,059 70

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

J. Goldstein, President ..... Toronto.
K. Schiff, Vice-President ..... Toronto.
M. Bergstein, Treasurer ..... Toronto.
D. Pullan, Secretary ..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 187.
Number of members' wives and children who died during 1910, 9.
Amount of funeral benefits paid in respect of members' wives and children during 1910, $65.00.
Total cash standing to credit of Sick and Funeral Fund, $2,599.78.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 32.
Amount paid for sick benefits during 1910, $520.00.
Number of weeks' sickness experienced during 1910, 104.
Amount paid for medical attendance during 1910, $1,083.90.

V. ASSETS.

Value of real estate	$453 94
Cash in hands of treasurer	97 06
Cash on deposit in Traders Bank, Toronto	2,502 72
Total assets	$3,053 72

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1910. None.
Assessments for purposes of benefits are made once or twice a year if necessary.
No assessments were made during 1910.
The Society's accounts were duly audited 2nd January, 1911.
Books of record kept by the Society are: Cash Book, Ledger and Record Book.
The auditors of accounts of 1910 were: I. Kahn and J. Schein, Toronto.
No changes were made during 1910 in the organization, management, Constitution and Rules of the Society in relation to benefits.
Amount of bond of treasurer, $25.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $2,265.70.
Cash received during 1910 from:

Application fees	$56 00
Initiation fees	48 00
Dues	2,375 10
Interest	74 15
Other sources	180 14
Total receipts	$2,733 39

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$3 00
Rent, light and heat	100 00
Officers' salaries	112 62
Printing	40 00
Stationery and postage, etc.	56 99
Other management expenses	161 80
Total expenses of management	$474 41

(b) *Miscellaneous Expenditure.*

Funeral benefits	65 00
Sick benefits	520 00
Medical attendance	1,083 90
Relief Fund	148 60
Hospital Fund	107 40
Total expenditure	$2,399 31

THE UNITED DAUGHTERS OF CHATHAM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 65 Princess Street, Chatham.

Organized October, 1855; incorporated in Ontario 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Mary Ann Anderson, President .....Chatham.
Mary L. Clayborn, Vice-President .....Chatham.
Clara F. Robinson, Secretary .....Chatham.
Elizabeth Needham, Treasurer .....Chatham.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1910, 24.
One member died during 1910.
Amount of funeral benefits paid during 1910, $27.50.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1910, 1.
Total amount of benefits paid in 1910, $10.00.
Number of weeks' sickness experienced in 1910. No information.

V. ASSETS.

Cash on deposit in Bank of Montreal at Chatham	$344 58
Total assets	$344 58

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made, monthly payments being required.
Society's books were duly audited for 1910 in July and December, 1910.
Names and addresses of auditors for 1910 were as follows: Mary A. Anderson, C. Robinson and E. Needham, Chatham, Ont.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $8.27.
Cash received during 1910 from:

Dues	$44 25
Totals	$44 25

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid duting 1910 for:	
Registration fee	3 00
Postage	0 05
Printing, etc.	1 00
Total expenses of management	$4 05

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	27 50
Sick benefits	10 00
Total expenditure	$41 55

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S., and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, McNab Street N., Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Richard Hammond, President .....Hamilton.
Henrietta Holland, Treasurer .....Hamilton.
Annie Gwyder, Secretary .....Hamilton.

III. FUNERAL BENEFITS.

No members died during the year 1910, and no funeral benefits were paid.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 20.
Number of members who received sick benefits during 1910, 3.
Amount of sick benefits paid during 1910, $59.00.
Number of weeks' sickness experienced during 1910, 21.
Amount standing to credit of Sick and Funeral Benefit Fund, $427.82.

V. ASSETS.

Cash in Bank of Hamilton	$419 60

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The books and accounts of the Society were duly audited for 1910.
The names and addresses of the auditors were as follows: Violet Bryant, Florence Holland and Mrs. McComas, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $451.02.
Cash received during 1910 from:

Dues	$53 00
Interest	12 90
Total receipts	$65 90

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Rent, light, heat and taxes	23 00
Salaries	3 25
Postage	0 75
	$30 00

(*b*) *Miscellaneous Expenditure.*

Sick benefits	59 00
Total expenditure	$89 00

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto, Ont.

Organized 31st December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

O. A. Castrucci, President .....Toronto.
V. Muto, Treasurer .....Toronto.
D. Duz, Financial Secretary .....Toronto.
G. Passavanti, Recording Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1910, 120.
No members died during 1910, and no funeral benefits were paid.
Total cash standing to credit of funeral benefit fund at 31st December, 1910, $947.48.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1910, 16.
Amount paid for sick benefits, $326.50.
Number of weeks' sickness experienced, 64 2-7.
Amount paid for medical attendance, $150.75.

V. ASSETS.

Cash in Treasurer's hands	$52 70
Cash deposited in Bank of Commerce	894 58
Total assets	$947 28

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited 3rd January, 1911.
The names and post office addresses of the auditors for 1910: F. Motta, G. Mei and G. Colonbo.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended) $921.64.
Cash received during 1910 from:

Application fees	$32 00
Dues	579 60
Supplies sold	14 60
Interest	25 94
Total receipts	$652 14

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Rent	52 00
Supplies bought	44 18
Salaries	35 00
Printing	1 25
Postage	13 82
Total management expenses	$149 25

(b) *Miscellaneous Expenditure.*

Medical attendance	150 75
Sick benefits	326 50
Total expenditure	$626 50

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized March, 1904; incorporated in Ontario 14th March, 1904.

The Executive Officers of the Society at the 31st December 1910, were as follows:

L. Frasca, President .....Toronto.
F. Napoli, Vice-President .....Toronto.
R. Giansecchio, Treasurer .....Toronto.
Jos. Bagnato, Secretary .....Toronto.

III. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1910, was 28.
Number of members who died during 1910, none.
Total amount paid for funeral benefits, nil.
Cash standing to credit of Sick and Funeral Benefit Fund, $438.61.

IV. SICK BENEFITS.

The Society undertakes sick benefits.
Three members received sick benefits during 1910, amounting to $33.00.
Number of weeks' sickness experienced in 1910, 11.

V. ASSETS.

Cash in deposit in Bank of Montreal, Toronto.	$438 61
Total assets	$438 61

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The books of the Society were audited on December 5th, 1910.
Names of auditors: M Pirello and M. Cassello, of Toronto.
No changes were made during 1910 in the organization or management or in the constitution or rules in relation to benefits.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended) $405.16.

Cash received during 1910 from:

Dues	$80 95
Total receipts	$80 95

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$3 00
Supplies bought	6 00
Printing, etc.	5 50
Total management expenses	$14 50

(b) *Miscellaneous Expenditure.*

Sick benefits	33 00
	$47 50

THOMAS BROS. RELIEF AND SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, St. Thomas, Ont.

Organized 13th December, 1905; incorporated in Ontario 13th December, 1905.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Ed. Crocker, President ..... St. Thomas.
A. J. Voege, Secretary ..... St. Thomas.
M. K. Thomas, Treasurer ..... St. Thomas.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 138.
No members died during 1910; funeral benefits of $50.00, due in 1909, were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1910, 14.
Total amount of sick benefits paid during 1910, $185.17.
Number of weeks' sickness experienced during 1910, 95.
Amount paid for medical attendance during 1910, nil.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1910, $139.30.

V. ASSETS.

Actual cash in Dominion Bank, 31st December, 1910, ...	$139 30
Other assets	13 60
Total assets	$152 90

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1910.
The books of the Society were duly audited 10th January, 1910.
The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book.
Names and addresses of auditors of accounts of 1910: J. E. Robertson and R. B. Thomas, St. Thomas.
No changes were made during 1910 in the constitution and rules in relation to benefits.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $48.90.
Cash received during 1910 from:

Initiation fees	$79 75
Assessments	276 95
Total	$356 70

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	3 03
Supplies	13 85
Salaries	12 00
Printing	2 25
Expenses of management	$31 13

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	185 17
Grand totals	$266 30

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Eliza Ann Burt, Grand President ..... Toronto.
Elizabeth Hooper, Grand Vice-President ..... London.
John W. Bateman, Grand Past President ..... Whitby.
Frank H. Revell, Grand Treasurer ..... Hamilton.
Leonard George Cross, Grand Secretary, 598 Gerrard Street.... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 1,845.
Number of members of the Society who died during 1910, 4.
Amount of funeral benefits paid during 1910, $200.00.
Total cash standing to credit of funeral fund 31st December, 1910, $5,546.11.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1910: Subordinate Bodies, 160; Juvenile Branch, 22.

Total amount of benefits paid during 1910: Subordinate Bodies, $1,419.36; Juvenile Branch, $30.00; total, $1,449.96.

Number of weeks' sickness experienced in 1910: By Subordinate Bodies, 557 1-3; Juvenile Branch, 30 1-6.

Amount paid for medical attendance during 1910: Subordinate Bodies, $2,459.40; Juvenile Branch, $222.08.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1910: Subordinate, $7,832.91; Juvenile, $1,453.94.

V. ASSETS.

Actual cash on hand as per audit statement	$580 10
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton	5,753 78
All other assets	341 08
Subordinates, $11,507.89; Juveniles, $1,638.15	
Total assets	$6,674 96

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1910, none.

Assessments for the purpose of life insurance were made quarterly during 1910.

Four such assessments were made during 1910, payable March, June, September, and December.

The Society's books were audited 17th February, 1911.

The following books of record are kept: Cheque Book, Cash Book, Ledger, Register and Day Book.

Names and post office addresses of the auditors for 1910 were as follows: Fanny Lloyd, Emma E. Moyes, Eliza Beadle, Toronto

Number of members in Ontario at 31st December, 1910, 1,845.

Number of Ontario members who died during 1910, 4.

Amount of death benefits paid to Ontario members during 1910, $200.00.

Amount of bond of Grand or Supreme Secretary, $500.

Amount of bond of Grand or Supreme Treasurer, $500.

VIII. Cash Receipts.

Balance from 1909 (not extended), $14,510.81.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash received during 1910 from:			
Application fees	$143 15	$286 05	.....
Initiation fees	.....	582 70	$36 30
Dues	.....	8,315 23	522 63
Assessments	761 48	.....	.....
Per capita tax	583 95	.....	.....
Supplies sold	539 10	.....	.....
Interest and dividends	146 87	138 64	17 43
Guarantee premiums	114 76	.....	.....
Total receipts	$2,289 31	$9,322 62	$576 36

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1910 for:			
Per capita tax	.....	$574 18	.....
Commission	$55 75	.....	.....
Registration fee	10 00	139 00	.....
Expenses of annual meeting	54 30	.....	.....
Supplies bought	391 49	330 98	$18 46
Travelling expenses	.....	229 09	.....
Rent, etc.	.....	1,069 89	21 38
Salaries, auditors' and officers' fees	359 20	1,620 75	60 74
Postage, telegrams and express	90 77	145 44	13 41
Printing, stationery and advertising	24 00	.....	.....
Premium for guarantee of lodge officers	10 00	106 38	18 80
Other expenditure	12 95	.....	.....
Total expenses of management	$1,008 46	$4,215 71	$132 79

(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00	.....	.....
Sick benefits	.....	1,419 36	30 60
Medical attendance	.....	2,459 40	220 08
Other expenditure	28 93	.....	.....
Totals	$1,236 39	$8,094 47	$383 47

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Donald Robertson, President .....St. Catharines.
William F. Clarke, Vice-President .....Grimsby.
Levi Yale, Secretary-Treasurer .....St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c
Contracts in force 31st December, 1909	130	13,000 00
Add contracts taken during 1910, new or renewed		
Gross number and amount of contracts on foot at any time during 1910	130	13,000 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910	2	200 00		
Contracts lapsed in 1910	3	300 00		
Total deductions extended	5	500 00	5	500 00
Net contracts on foot at 31st December, 1910			125	12,500 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines $325 30

VI. LIABILITIES.—No information.

VII. MISCELLANEOUS.

Assessments for the purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1910.

The accounts of the Society were audited on the 12th February, 1911.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Journal, Membership Roll and List of Beneficiaries.

Names and post office addresses of auditors for 1910: W. A. Mittleberger, St. Catharines, and Wm. McIntosh, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $197.79.

Cash received during 1910 from:

Assessments	$353 00
Interest and dividends	7 61
Total receipts	$360 61

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Commission	$22 35
Registration fee	3 00
Printing, stationery and advertising	6 00
Postage, telegrams and express	1 75
Total expenses of management	$33 10

(b) *Miscellaneous Expenditure.*

Life insurance claims	200 00
Total expenditure	$233 10

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

J. E. Jarrott, President .....Toronto.
Jos. Ball, Secretary .....Toronto.
G. J. Timpson, Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 599.
Number of members who died during 1910, 1.
Amount of funeral benefits paid in 1910, $50.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 35.
Amount of benefits paid in 1910 in respect of sick members, $441.00.
Number of weeks' sickness experienced in 1910, 147.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1910, $6,224.65.

V. ASSETS.

Cash on deposit to Society's credit, not drawn against, in Imperial Bank, Toronto	$6,224 65
Total assets	$6,224 65

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1910, none.
Dues are payable monthly by the members.
The books of the Society were audited in March, June, September and December of 1910.
Books of record or account kept: Ledger, etc.
Names and post office addresses of the auditors for 1910 were as follows: W. E. Meredith and C. Fairhead, Toronto.
No changes were made during 1910 in the Constitution and Laws in relation to benefits.

VIII. Cash Receipts.

Cash received during 1910 from:	
Dues	$1,164 09
Interest	189 00
All other sources	25 25
Total	$1,378 34

IX. Cash Expenditure.

(a) *Expenses of Management.*

All expenses of management are paid from the general account.

(b) *Miscellaneous Expenditure.*

Funeral benefits	$50 00
Sick benefits	441 00
Gratuities to distressed members	25 25
All other	1,052 44
Total expenses	$1,568 69

ORANGE YOUNG BRITON LODGE No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 30th November, 1895.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

R. H. McKay, Worshipful Master .....Ottawa.
M. Knox, Deputy Master .....Ottawa.
W. J. Kissick, Recording Secretary .....Ottawa.
Jas. Carley, Treasurer .....Ottawa.

III. FUNERAL BENEFITS.

Number of members who died during 1910, one.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 130.
Number of members of the Society who received sick benefits during 1910, 2.
Total amount of benefits paid in 1910, $30.00.
Number of weeks' sickness experienced in 1910, 10.
Total amount of cash standing to credit of Sick Fund at 31st December, $437.90.

V. ASSETS.

Cash in bank	$437 90
Total assets	$437 90

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1910 on February 14th, 1911.
Names and addresses of auditors: John Carleton and Ed. Ash, Ottawa.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $622.51.
Cash received during 1910 from:

Dues	$258 25
Application fees	28 50
Supplies sold	82 90
Degrees and cards	7 00
Interest	13 21
Entertainments	75 96
Total receipts	$465 82

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910:	
Per capita tax or levies for management	$19 25
Registration fee	3 00
Supplies bought	257 66
Travelling expenses	45 00
Rent, light, heat and taxes	61 00
Printing, etc.	55 00
Postage, etc.	22 69
Total expenses of management	$463 60

(b) *Miscellaneous Expenditure.*

Sick benefits	30 00
Gratuities to distressed members	15 00
Total expenditure	$508 60

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, 51 Howie Avenue, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Charles Ruff, President .....Toronto.
Thomas Kirbyson, Vice-President .....Toronto.
Hector McNeill, Treasurer .....Toronto.
Samuel Deans, Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 181.
Number of members who died during 1910, 2.
Amount of funeral benefits paid during 1910, $90.00.
Cash to credit of fund at 31st December, 1910, $44.23.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1910, 27.
Amount of benefits paid in 1910, $293.50.
Number of weeks' sickness experienced in 1910, 89 3-6.
Amount paid for medical attendance, $75.00.

V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash in Dominion and Traders Banks	$844 23	$3,885 08
Total assets	$844 23	$3,885 08

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1910, March 5th, 1911.

Names and addresses of the auditors for the year 1910: John Tipping, Thomas Lucy and Fred Wheat, Toronto.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), no information.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1910 from:		
Application fees	.....	$45 75
Fees, dues	.....	690 45
Per capita tax	$112 00	.....
Proceeds of concert	200 00	500 00
Interest	13 45	79 55
Total receipts	$325 45	$1,315 75

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1910 for:		
Per capita tax	$10 00	$94 15
Commission and organization expenses	.....	100 00
Law costs	2 00	.....
Registration fee	3 00	.....
Expenses of annual meeting	3 00	.....
Supplies	11 00	.....
Rent	3 00	52 50
Managing officers' salaries and officers' and auditors' fees	.....	79 75
Printing	.....	9 00
Postage	2 50	7 00
All other	31 50	4 00
Total expenses of management	$66 00	$346 40

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	90 00	.....
Sick benefits	.....	293 50
Medical attendance	.....	75 00
Other expenses	.....	4 78
Total expenditure	$156 00	$719 68

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Amherstburg, Ont.

Organized 14th May, 1894; incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December 1910, were as follows:

Ed. Crimmins, President .....Amherstburg.
Percy Demen, Vice-President .....Amherstburg.
Arthur Burns, Financial Secretary .....Amherstburg.
L. Bertrand, Recording Secretary .....Amherstburg.
J. Reaume, Treasurer .....Amherstburg.

III. AND IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 36.
Number of members who received sick benefits in 1910, 3.
Total amount paid for sick benefits in 1910, $48.57.
Number of weeks' sickness experienced in 1910, 12 1-6.
Balance to credit of fund, 31st December, 1910, $141.46.

V. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1910. .. .	$141 46
Total assets	$141 46

VI. LIABILITIES.—No information.

VII. MISCELLANEOUS.

The books of the Society were audited in January, 1911.

Names and addresses of the auditors for 1910: P. J. Reaume and A. P. Bannon, Amherstburg.

VIII. CASH RECEIPTS.

Balance from last year, $75.21.
Cash received during 1910 from:

Dues	$136 92
Total	$136 92

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee ..	$3 00
Officers' salaries ..	18 00
Printing, etc.	1 10
Total expenses of management	$22 10

(*b*) *Miscellaneous Expenditure.*

Sick benefits ..	48 57
Total expenditure	$70 67

FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Henry Moses, President .....Toronto.
M. Grupar, Vice-President .....Toronto.
M. Davis, Treasurer .....Toronto.
S. Factor, Secretary .....Toronto.

III. FUNERAL BENEFITS.

No member died during 1910.
Amount paid for funeral benefits during 1910, nil.
Two members wives died in 1910.
Amount paid in respect of deceased wives, $30.00.

IV. SICK BENEFITS.

Total membership of the Society at 31st December, 1910, 84.
Sick benefits are undertaken by the Society. Eight members were sick.
Total amount of benefits paid in 1910 in respect of sick members, $40.00.
Number of weeks' sickness experienced, 8.
Amount paid for medical attendance, $300.00.
Amount standing to credit of Sick Benefit Fund, 31st December, 1910, $590.77.

V. ASSETS.

Cash in Crown Bank, 31st December, 1910	$590 77

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Societys books were audited for 1910 on 15th December, 1910.
Name and address of auditor for 1910 is as follows: O. Bernstein, Toronto.
Amount of Secretary's bond, nil.

VIII. CASH RECEIPTS.

Cash balance from 1909, $312.49.
Cash received during 1910 from:

Application fees	$15 00
Dues	268 28
Assessments	92 50
Fines	2 50
Total receipts	$378 28

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee ..	3 00
Rent, light, heat and taxes	18 00
Supplies bought	5 00
Printing	25 00
Postage	12 00
Total expenses of management	$63 00

(b) *Miscellaneous Expenditure.*

Sick benefits ..	40 00
Medical attendance ..	300 00
Funeral benefits	30 00
Grand totals	$433 00

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario, 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Henry Downorowicz, President .....Toronto.
Bronislaw Mazurkiewicz, Vice-President .....Toronto.
Nioyola Jaworski, Financial Secretary.....Toronto.
Pawel Bilewicz, Recording Secretary .....Toronto.
S. Naploshtsits, Treasurer .....Toronto.

III. AND IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 25.
Number of members who received sick benefits in 1910, 3.
Total amount paid for sick benefits in 1910, $30.00.
Number of weeks' sickness experienced in 1910, 7.
Balance to credit of fund, 31st December, 1910, $178.25.

V. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1910	$178 25
Total assets	$178 25

VI. LIABILITIES.—None.

VIII. CASH RECEIPTS.

Cash balance from 1909, $79.06.
Cash received during 1910 from:

Interest	$1 13
Dues and application fees	128 50
All other sources	33 56
Total	$163 19

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1910 for:

Registration fee	3 00
Law costs	5 00
Rent	20 00
Salaries	6 00
Expenses of management	$34 00

(b) Miscellaneous Expenditure.

Sick benefits	30 00
Total expenditure.	$64 00

ST. JOSEPH LITHUANIAN SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario, 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Frank Regina, President .....Toronto.
Antoni Morkis, Secretary .....Toronto.
Joseph Balunas, Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 24.

One member died during 1910. Amount of funeral benefits paid during 1910, $85.00.

No members' wives died during 1910.

Amount paid in respect of deceased wives, nil.

Cash standing to credit of Funeral Fund at 31st December, 1910, $40.28.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society. Three members received sick benefits during 1910.

Number of weeks' sickness experienced during 1910, 18.

Sick benefits amounting to $72.00 were paid.

V. ASSETS.

Cash on hand	$3 80
Cash in Traders Bank of Canada	36 48
Total assets	$40 28

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made monthly, payable each month.

The Society's accounts were audited 31st December, 1910.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1910: John Simonites, Toronto.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $135.04.

Cash received during 1910 from:

Initiation fees	$6 00
Dues	64 00
Assessments	12 00
Supplies	6 60
Interest	4 02
All other sources	52 00
Total receipts	$144 62

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Rent, light, heat and taxes	8 00
Supplies	3 50
Law costs	15 00
Postage, etc.	1 88
All other expenses	51 00
Total expenses of management	$82 38

(b) *Miscellaneous Expenditure.*

Funeral benefits	85 00
Sick benefits	72 00
Total expenditure.	$239 38

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Richard Prior, President .....Toronto.
Thos. Callaghan, Secretary .....Toronto.
J. J. Nightingale, Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 346.

Number of members of the Society who died during 1910, 2.

Amount of funeral benefits paid during 1910, $125.00.

Cash to credit of Funeral Fund, $234.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1910	16	11
Total amount of benefits paid during 1910	$167 00	$123 00
Amount paid for medical attendance	112 50	64 20
Balance to credit of Sick and Funeral Fund, 31st December, 1910	766 00	103 74
Number of weeks' sickness experienced in 1910	42	41

V. ASSETS.

Cash in various banks	$1,543 39

VI. LIABILITIES.

Amount due for Doctor's fees and rent of hall	$95 00

VII. MISCELLANEOUS.

The Society's accounts were duly audited in January, 1911.

Names and post office addresses of the auditors for 1910: Martin Garvin and Jas. Neville, Toronto.

Number of members in Ontario at 31st December, 1910, 346.

Number of members in Ontario who died during 1910, 2.

Amount of death benefits paid to Ontario members during 1910, $125.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $1,022.58.
Cash received during 1910 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees	$26 75	$254 50	$81 00
Dues	.....	993 99	196 85
Assessments	234 00	12 25	.....
Per capita tax	105 35	.....	.....
Interest and dividends	60	31 58	6 75
Supplies sold	27 55	.....	.....
All other sources		171 18	107 04
Total receipts	$394 25	$1,463 50	$391 64

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Per capita tax	$53 70	$98 45	$6 90
Law costs	1 00	.....	.....
Registration fee	3 00	.....	.....
Supplies bought	38 80	117 35	95
Rent, light, heat and fuel	6 00	160 00	70 00
Officers' salaries	25 00	69 16	25 20
Initiation tax	.....	21 00	3 75
Printing	7 25	53 75	10 25
Postage, etc.	8 30	63 88	3 49
All other	.....	155 45	13 50
Total expenses of management	$143 05	$739 04	$134 04

(b) *Miscellaneous Expenditure.*

Funeral benefits	75 00	.....	50 00
Sick benefits	.....	167 00	123 00
Medical attendance	.....	112 50	64 20
All other	.....	107 75	13 00
Total expenditure	$218 05	$1,126 29	$384 24

SONS OF TEMPERANCE OF ONTARIO SICK AND FUNERAL BENEFIT DEPARTMENT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Aurora, Ont.

Incorporated in Ontario, 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Fred C. Ward, President ..... Toronto.
Selby Draper, Vice-President ..... Toronto.
J. M. Walton, Secretary ..... Aurora.

III. FUNERAL BENEFITS.

Number of members who died during 1910, none.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 39.
Number of members of the Society who received sick benefits during 1910, 1.
Total amount of benefits paid in 1910, $1.50.
Number of weeks' sickness experienced in 1910, 12 days.
Total amount of cash standing to credit of Sick Fund at 31st December, 1910, $225,24.

V. ASSETS.

Cash in Bank of Montreal, Aurora	$225 24
Dues and assessment called but not yet payable	5 25
Total assets	$230 49

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

VIII. CASH RECEIPTS.

Cash balance 31st December, 1909, $44.80.
Cash received during 1910 from:

Assessments	$184 05
Per capita tax and levies	1 40
Interest	3 30
All other sources	66 00
Total receipts	$254 75

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Commission	$6 81
Registration fee	12 00
Supplies bought	54 00
Total expenses of management	$72 81

(b) *Miscellaneous Expenditure.*

Sick benefits	1 50
Total expenditure	$74 31

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Ottawa, Ont.

Organized 27th June, 1908; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

L. F. Valentine, President ..... Ottawa.
Vincenzo Macri, Secretary ..... Ottawa.
G. Di Falco, Treasurer ..... Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 49.
No members died during 1910; no funeral benefits were paid.

V. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1910	$526 19
Total assets	$526 19

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action or proceedings were instituted by or against the Society during 1910.
The books of the Society were duly audited 9th January, 1911.
Names and addresses of auditors of accounts of 1910: S. Bova and C. Liberti, Hull, Que.
Certain changes were made during 1910 in the Constitution and Rules in relation to benefits.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $195.07.
Cash received during 1910 from:

Initiation and application fees	$45 00
Dues	222 35
Interest	8 52
All other sources	92 55
Total receipts	$368 42

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1910 for:

Registration fee	$3 00
Supplies	2 30
Rent, etc.	20 00
Printing	12 00
Total expenses of management	$37 30

NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Morris Litman, President .....Toronto.
D. Greenberg, Treasurer .....Toronto.
Max Stern, Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1910, 54.
No members died during 1910, and no funeral benefits were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1910, 10.
Amount paid for sick benefits, $85.00.
Number of weeks sickness experienced, 23½.
Amount paid for medical attendance, $156.87.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1910, $107.63.

V. ASSETS.

Value of real estate	$325 00
Cash deposited in Northern Crown Bank	107 63
Total assets	$432 63

VI. LIABILITIES.—None.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $92.11.
Cash received during 1910 from:

Application fees	$690 52
Total receipts	$690 52

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Rent	$35 50
Managing officers' salaries, etc.	34 98
Printing	16 50
Postage	11 05
All other expenses	10 10
Total management expenses	$108 13

(b) *Miscellaneous Expenditure.*

Medical attendance	156 87
Sick benefits	85 00
Total expenditure	$350 00

ST. ALBERT FRIENDLY SOCIETY, OF RENFREW.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Renfrew.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Frank Zywicki, President.....Renfrew.
Frank Stakeneski, Vice-President and Treasurer .....Renfrew.
Vincent Jonick, Recording Secretary .....Renfrew.
Alex. Stakenski, Financial Secretary ....Renfrew.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 48.
One member died during 1910, and funeral benefits were paid, $50.00.
No members' wives died during 1910.
Amount paid in respect of deceased wives, nil.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1910.
Number of weeks' sickness experienced during 1910, none.
No sick benefits were paid.

V. ASSETS.

Cash in Merchants Bank, Renfrew	$285 21
Total assets	$285 21

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made monthly.
The Society's accounts were audited December 26th, 1910.
The books of record are a ledger, minute and assessment book.
Names and addresses of the auditors for 1910: John Roukle and Peter Yakakuski, Renfrew.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), $169.00.
Cash received during 1910 from:

Initiation fees	11 50
Assessments	195 40
Supplies	10 10
Interest and dividends	6 00
Total receipts	$223 00

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Law costs	$ 2 52
Registration fee	3 00
Rent, light, heat, etc.	10 00
Salaries	6 95
Supplies bought	30 75
Printing, stationery and advertising	2 10
Postage, telegrams, telephones and express	2 77
Total expenses of management	$58 09

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Grand total	$108 09

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910

Head Office, Toronto, Ont.

Organized 24th July, 1905; incorporated 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Samuel Margolin, President .....Toronto.
Selic Rosenberg, Vice-President .....Toronto.
Morris Lifshitz, Secretary .....Toronto.
Charlie Margolin, Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1910, was 77.

Number of members who died during 1910, none.

Amount paid for funeral benefits, nil.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Twenty-three members received sick benefits during 1910, amounting to $264.00.

Number of weeks' sickness experienced during 1910, 54.

Amount paid for medical attendance, $242.63.

Amount of cash standing to credit of the fund, $213.91.

V. ASSETS.

Cash value of real estate, less encumbrances	$475 00
Cash in Northern Crown Bank	279 51
Total	$754 51

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessment was made during the year 1910.

The accounts were duly audited during 1910 on December 18th, 1910.

Names and addresses of the auditors for the year 1910: H. Posen and J. Sheinkman, of Toronto.

Books of record and account kept are record book, ledger, etc.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $75.00.

Cash received during 1910 from:

Application fees	$ 7 50
Initiation fees	7 00
Dues; Relief Fund	70 60
Interest	3 68
Dues	612 05
Assessments	310 30
Total recepits	$1,011 13

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Registration fee	$ 3 00
Supplies	5 48
Rent	41 00
Managing officers' salaries	50 00
Printing	21 12
Postage	20 00
	$140 60

(b) *Miscellaneous Expenditure.*

Relief to member	5 00
Sick benefits	264 00
Medical attendance	242 63
All other	154 39
Total expenditure	$806 62

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Ottawa, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

C. J. Foy, Provincial President ..... Perth.
John Milligan, Vice-President ..... Hamilton.
Allan J. Tobin, Provincial Secretary ..... Ottawa.
N. J. Kennedy, Provincial Treasurer ..... Toronto.
C. P. Gleeson, Provincial Solicitor ..... Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,460.

Number of members of the Society who died during the year 1910, 9.

The total amount of funeral benefits paid during 1910, $2,700.

Amount of cash standing to credit of funeral benefit fund, 31st December, 1910, $14,386.99.

IV. SICK BENEFITS.

Number of members who received sick benefits in 1910. Subordinate bodies, no information.

Total amount of sick benefits paid during 1910. Subordinate bodies, $4,092.36.

Number of weeks' sickness experienced in 1910. Subordinate lodges, no information.

Amount paid for medical attendance during 1910. Subordinate lodges, no information.

Total amount of cash standing to credit of Sick Benefit Fund, $6,023.66.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash in hands of treasurer	.....	$6,023.66
In Bank of Ottawa	$11,653.31	.....
Union Bank, Toronto	2,000.90	.....
Metropolitan Bank, Toronto	732.78	.....
Property	.....	2,835.45
Total assets	$14,386.99	$8,859.11

VI. Liabilities—No Information.

VII. Miscellaneous.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1910, payable 1st January, April, July and October.

The books and accounts were duly audited in 1910, quarterly for Subordinate, and in September, 1910, for Grand.

Names of auditors: John Hanlon, Ottawa, and Samuel Cross, Ottawa.

The books of record and account kept by the Society are: Day book, ledger and certificate record book.

Amount of bond of Grand Treasurer, $10,000.

Amount of bond of Grand Secretary, $500.

VIII. Cash Receipts.

Cash balance for 1909 (not extended), $17,605.10.

	Grand. Body.	Subordinate. Bodies.
Cash received during 1910 from:		
Dues	.....	$12,840.06
Per capita tax	$ 961.00	.....
Assessments	5,642.75	.....
Supplies sold	35.30	.....
Interest	463.74	1,392.12
Total	$7,102.49	$14,232.18

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand. Body.	Subordinate. Bodies.
Cash paid during 1910 for:		
Per capita tax	$754.00	$783.57
Registration fee	15.00	.....
Annual meeting	193.80	.....
Supplies bought	145.05	.....
Officers' salaries and auditors' fees	320.00	3,366.52
Postage, etc	50.00	.....
Guarantee premiums	50.00	.....
Total expenses of management	$1,527.85	$4,150.09

(b) *Miscellaneous Expenditure.*

Life insurance claims	2,700 00	
Per capita tax		6,073 84
Sick benefits		4,092 36
Gratuities to members		265 80
Total expenditure	$4,227 85	$14,582 09

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorported in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

James Berney, Grand Master..... ..... Kingston, Ont.
Lt. Col. John Hughes, Deputy Grand Master ... . Clark, Ont.
Robert Gordon, Grand Treasurer .....Tweed, Ont.
F. M. Clarke, Grand Secretary .....Belleville, Ont.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 181. No members died during 1910, and no funeral benefits were paid.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1910.

Number of weeks' sickness experienced during 1910, 52 5-7.

Sick benefits amounting to $158.11 were paid.

Cash standing to credit of Sick Fund, $318.91.

V. ASSETS.

Cash on hand	$ 80 75
Cash in Bank of Montreal, Belleville	238 16
Total assets	$318 91

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made quarterly. Payable January, April, July and October.

The Society's accounts were audited 13th January, 1911.

The books of record kept are membership register, record and cash book.

Names and addresses of the auditors for 1910: W. C. Reid, Belleville; and George McGookin, Brockville.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), none.

Cash received during 1910:

Dues	$483 90
Total receipts	$483 90

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee	$3 00
Postage	3 88
Total expenses of management	$6 88

(b) *Miscellaneous Expenditure.*

Sick benefits	158 11
Total expenditure	$164 99

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

T. Rieger, President ..... Hamilton.
R. H. Merriman, Treasurer ..... Hamilton.
K. Knudsen, Secretary ..... Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 265.
Number of members who died during 1910, 1.
Amount of funeral benefits paid during 1910, $30.00.
Cash to credit of fund at 31st December, 1910, $302.54.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1910, 24.
Amount of benefits paid in 1910, $244.98.
Number of weeks' sickness experienced in 1910, 66.

V. ASSETS.

Cash in Bank of Hamilton, Hamilton	$302 54
Total assets	$302 54

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Payments are made monthly.
The accounts of the Society were duly audited for the year 1910, January 17th, 1911.
Names and addresses of the auditors for the year 1910: Walter Turnbull and James Cutt, Hamilton.
Books of record or account kept: Cash, Benefit and Dues Book.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), none.
Cash received during 1910 from:

Assessments	$462 10
Donation	154 04
Total receipts	$616 14

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Registration fee and incorporation	$7 00
Supplies bought	4 75
Printing	25 00
Postage, telegrams and express	1 87
Total expenses of management	$38 62

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	244 98
Total expenditure	$313 60

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST OCTOBER, 1910.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st October, 1910, were as follows:

John M. Dillon, President .....London.
Alfred Robinson, Secretary .....London.
Edwin Paull, Treasurer .....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 30th November, 1909, $525,625.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments. Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st October, 1909	2,556	$ c. 1,010,990 00
Add contracts taken during 1910, new and renewed	563	172,460 00
Gross number and amount of contracts on foot at any time during 1910	3,119	1,183,450 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1910	14	7,420 00		
Contracts lapsed in 1910	310	78,980 00		
Total deductions	324	86,400 00	324	86,400 00
Net contracts on foot 31st October, 1910			2,795	1,097,050 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. Assets.

Cash value of mortgages	$30,224 38
Cash value of bonds and debentures	143,291 06
Cash on deposit to Society's credit, in Ontario Loan Debenture Co., London, Ontario	39,457 42
Interest due and accrued	4,144 63
All other assets	195 00
Total assets	$217,312 49

VI. Liabilities.

Amount of claims supposed or reported	$940 00
Amount of other liabilities	163 21
Total liabilities	$1,103 21

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1910.

The books of the Society were audited at the end of each month during 1910.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1910 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1910.

No changes were made during 1910 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, None.

Amount of bond of Assistant Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

Number of members in Ontario at 31st December, 1910, 2,781.

Number of members in Ontario who died during 1910, 13.

Amount of death benefits paid to Ontario members during 1910, $7,865.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), $39.00.

Cash received during 1910 from:

Application fees or Subscription fees	$27,810 00
Transfers and duplicates	91 00
Interest and dividends	8,895 58
Cash received from investments (not extended), $43,000.00.	
Total cash receipts	$36,796 58

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:

Commission and organization expenses	$ 769 50
Law costs	358 82
Travelling expenses	53 50
Rent, light, heat and taxes	320 89
Managing officers' salaries, officers' fees	1,900 00
Clerk hire	1,120 00
Printing, stationery and advertising	679 36
Postage, telegrams and express	195 75
Guarantee premiums	45 00
Other expenses	466 68
Total expenses of management	$5,909 50

(b) *Miscellaneous Expenditure.*

Life insurance claims	7,865 00
Gratuities to distressed members	265 00
Cash paid for investments (not extended), $30,224.38.	
Total expenditure	$14,039 50

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Toronto.

Organized 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

Morris Skorko, President .....Toronto.
David Levy, Vice-President .....Toronto.
Max Neidenberg, Treasurer .....Toronto.
Philip Forster, Secretary .....Toronto.

Funeral benefits are undertaken by the Society, total membership of which is 139.
Number of members who died during 1910. None.
Amount of funeral benefits paid in 1910. None.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910. None.
Amount of benefits paid in 1910, in respect of sick members. None.

V. ASSETS.

Cash in Bank of Hamilton, Toronto	$145 86
Total assets	$145 86

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1910. None.
Dues are payable quarterly by the members.
The Society's accounts were duly audited for 1910 on December 31st, 1910.
Names and addresses of auditors: Moses Yonpoliski and Morris Rosenthal, Toronto.

VIII. CASH RECEIPTS.

Cash balance from 1909 (not extended), None.
Cash received during 1910 from:

Dues	$304 50
Initiations	76 00
Total receipts	$380 50

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1910 for:	
Charter fees	$ 1 00
Law costs	31 00
Registration fee	3 00
Rent, light, heat and taxes	64 50
Managing officers' salaries, etc.	6 55
Printing	19 83
Postage	12 01
Total expenses of management	$137 89

(b) *Miscellaneous Expenditure.*

Medical attendance	96 75
Grand totals	$234 64

OFFICE SPECIALTY MANUFACTURING COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Head Office, Newmarket, Ontario.

Organized 1st October, 1910, and incorporated in Ontario, 2nd November.

The Executive Officers of the Society at the 31st December, 1910, were as follows:

A. W. Cockerill, President .....Newmarket, Ont.
R. F. Schmidt, Treasurer .....Newmarket, Ont.
A. A. Smith, Secretary .....Newmarket, Ont.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1910, 295.
No members died during 1910.
Amount of funeral benefits during 1910. None.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1910, 21.
Amount paid for sick benefits during 1910, $300.36.
Number of weeks' sickness experienced during 1910, 72½.
Amount paid for medical attendance during 1910, None.
Amount of cash standing to credit of Sick Fund, $113.02.

V. ASSETS.

Cash in Bank	$113 02
Total	$113 02

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made every fourth week.

The books of record and account are: Minute Book, Cash Book.

The accounts of the Society were audited January 10th, 1911.

Names and addresses of the auditors for 1910: George Fierheiler and F. H. W. Clarkson, Newmarket, Ontario.

During 1910 no changes were made in the constitution and rules in relation to sick or funeral benefits.

Amount of bond of Treasurer, $1,000.00.

VIII. Cash Receipts.

Cash balance from 1909 (not extended), None.
Cash received during 1910 from:

Assessments . .	$412 48
Interest and dividends	90
Total . .	$413 38

IX. Cash Expenditure.

(*b*) *Miscellaneous Expenditure.*

Sick benefits	$300 36
Grand total	$300 36

*CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 11th day of December, 1909, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of The Chapter General of Canada, Knights of Malta.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Life Insurance, also Sick and Funeral Benefits, as defined in the certificate of registry.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

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*Name changed from The Grand Priory of Ontario, Knights of St. John and Malta, to the Chapter General of Canada, Knights of Malta, by Order-in-Council dated 23rd November, 1910.

HAMILTON FIREMEN'S BENEFIT FUND.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 29th day of December, 1910, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R. S. O, 1897, chap. 203.

3. *The Legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Hamilton, Ont. Suits by or against the Society may be brought in the name of The Hamilton Firemen's Benefit Fund.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Insurance against Sickness and Death also Life-time Benefits.

6. The document filed as exhibit B. is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

THE FIRST ITALIAN SOCIETY OF HAMILTON.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 12th day of January, 1911, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Hamilton, Ont. Suits by or against the Society may be brought in the name of The First Italian Society of Hamilton.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

1. *Association, how constituted or incorporated.*—The Association was incorporated on the 23rd day of February, 1911, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Association is at Hamilton, Ont. Suits by or against the Association may be brought in the name of The Sawyer-Massey Company, Limited, Employees' Mutual Benefit Association.

5. The Association by itself undertakes exclusively with members of the Association the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Association, so far as they relate to the insurance contracts.

THE LONDON SICK AND ACCIDENT BENEFIT ASSOCIATION.

1. *Association, how constituted or incorporated.*—The Association was incorporated on the 22nd day of March, 1911, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Association is at London, Ont. Suits by or against the Association may be brought in the name of The London Sick and Accident Benefit Association.

5. The Association by itself undertakes exclusively with members of the Association the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Association so far as they relate to the insurance contracts.

CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 26th day of April, 1911, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Hamilton, Ont. Suits by or against the Society may be brought in the name of the Cummer-Dowswell, Limited, Employees' Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1910.	Number of Certificates in force anywhere at 31st December, 1910.	Amount of Insurance in force anywhere at 31st December, 1910.	Number of Claims matured in Ontario in 1910.	Amount of Insurance Benefits paid in Ontario during 1910.	Amount of Disability Benefits paid in Ontario during 1910, including pensions and gratuities.	Assets in Ontario at 31st December, 1910.	Liabilities in Ontario at 31st December, 1910.	Total Assets anywhere at 31st December, 1910.	Total Liabilities anywhere at 31st December, 1910.
			$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends, Grand Council, Canadian Order	32,776	37,680	34,105,234 71	279	281,701 50	10,515 14	989,282 79	43,138 00	999,282 79	51,876 59
Civil Service Mutual Benefit Society	322	347	69,400 00	10	2,000 00	.....	5,981 05	None	5,981 05	None
Commercial Travellers' Association of Canada	(a) 6,732	10,099	4,709,305 00	(a) 60	(a) 42,988 33	.....	743,669 50	None	743,669 50	None
Commercial Travellers' M. B. Soc'y of Western Ontario	760	760	551,000 00	12	9,386 00	.....	12,861 20	3,370 80	12,861 20	3,370 80
Federated Association of Letter Carriers	372	707	.....	4	2,642 00	.....	1,805 05	None	1,805 05	None
Foresters, Canadian Order of, High Court	42,940	78,104	78,102,000 00	280	282,318 58	.....	3,514,910 76	8,250 00	3,559,322 09	28,517 97
Foresters, Catholic Order of	8,854	144,644	148,197,000 00	58	60,000 00	.....	.....	6,600 00	2,572,175 03	142,490 78
Hamilton Police Benefit Fund	80	80	.....	.....	.....	(b) 985 22	46,013 35	.....	46,013 35	.....
Home Circles, Canadian Order of	18,631	20,141	26,537,339 00	174	269,545 93	5,040 00	312,584 68	24,216 78	315,862 29	24,316 78
Knights of the Maccabees	10,790	270,401	333,525,207 00	91	100,710 30	18,248 81	14,535 78	14,646 70	10,481,041 76	861,794 99
Knights of Pythias	2,786	71,779	106,137,705 00	.....	.....	.....	.....	.....	3,446,386 59	.....
London Police Benefit Fund	46	46	.....	.....	.....	(b) 592 92	39,226 15	.....	39,226 15	.....
Mutual Masonic Compact	125	125	12,500 00	.....	200 00	.....	325 30	.....	325 30	.....
Oddfellows, Canadian Order, Grand Lodge	3,952	4,123	2,885,450 00	26	18,498 18	.....	100,462 00	2,500 00	100,462 00	2,500 00
Oddfellows' Relief Association	15,678	25,683	30,880,750 00	123	159,619 34	2,000 00	901,001 72	20,000 00	906,001 72	36,250 00
Ontario Commercial Travellers' Association	2,781	2,795	1,097,050 00	13	7,865 00	.....	217,312 49	1,103 21	217,312 49	1,103 21
Orange Grand Lodge of British America	(a) 60,000	5,292	5,188,370 00	44	43,980 00	.....	34,137 71	2,000 00	34,137 71	3,000 00
Royal Arcanum	2,719	245,458	489,897,727 99	49	109,231 10	.....	27,373 25	22,583 93	7,417,273 21	944,520 38
Royal Templars of Temperance, Supreme Body	5,053	4,942	5,708,250 00	57	63,597 71	.....	298,940 33	14,227 89	303,940 33	17,165 54
Societe des Artisans Canadiens Francais	1,210	36,570	31,168,100 00	11	9,400 00	.....	5,000 00	1,500 00	1,570,453 60	21,002 80
Sons of England, Supreme Lodge	21,645	4,932	4,736,100 00	35	37,000 00	3,550 00	127,667 91	2,000 00	127,667 91	2,000 00
Sons of Scotland	6,575	7,387	5,636,387 00	65	54,689 85	.....	374,058 21	10,970 82	374,058 21	11,970 82
St. Joseph Union of Canada	7,643	24,996	20,747,920 00	51	52,621 22	324 00	851,752 00	186,572 14	856,752 00	194,822 14
Toronto Firemen's Benefit Fund	246	246	.....	3	2,666 37	(b) 1,749 22	136,099 01	.....	136,099 01	.....
Toronto Police Benefit Fund	493	493	.....	3	3,056 08	(b) 20,351 77	349,011 26	.....	349,011 26	.....
United Workmen, Ancient Order of	37,820	37,820	58,052,800 00	563	1,034,295 52	.....	1,725,468 03	130,357 09	1,725,468 03	130,357 09
Totals	291,029	1,035,650	387,945,595 73	2,011	2,648,013 01	63,357 08	10,829,479 53	494,007 36	36,342,589 63	2,477,059 89

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1910.	Number of members who died during 1910. (†Members' children: **Members' wives: ‡Members' mothers.)	Amount paid for funeral benefits during 1910. (†Members' children: **Members' wives.)	Number of members sick during 1910.	Number of weeks' sickness experienced during 1910.	Amount paid for sick benefits during 1910.	Amount paid for medical attendance during 1910.	Amount paid for special relief during 1910.	Assets at 31st December, 1910.	Liabilities at 31st December, 1910.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Army and Navy Veterans, Toronto	101	6	300 00	.....	.....	.....	.....	61 96	2,115 96	.....
Army and Navy Veterans, Hamilton	57	3	240 00	.....	.....	.....	84 50	2 00	1,124 69	.....
Bain Wagon Co., Employees' Mutual Benefit Association	275	2	.....	85	245 2-3	692 00	.....	.....	276 09	.....
Bank of British North America, W. & O. Fund	(a) 481	.....	.....	.....	.....	.....	.....	3,561 33	223,785 69	.....
Bartenders' Benevolent Association	77	1	100 00	8	38	140 00	94 99	.....	2,630 60	.....
Brown Bros., Limited, Employees' Benefit Society	58	.....	.....	4	7	30 00	.....	.....	304 97	.....
B. Greening Wire Co., Limited, Employees' Benefit Society	265	1	30 00	24	66	244 98	.....	.....	302 54	.....
Canada Foundry Employees' Society	1,024	6	180 00	330	949	3,796 10	1,313 75	230 00	935 61	.....
Canada Furniture Manufacturers' Employees' Benefit Society	230	.....	.....	22	67	178 25	313 24	40 00	599 35	.....
Chosen Friends, Canadian Order of*	*	64	3,550 00	1,938	9,099 9-14	36,409 60	.....	.....	*	*
Cigarmakers' Union No. 27, Toronto	427	1 † 4 **	550 00 † 160 00 **	84	290 2-7	1,451 40	.....	132 50	12,763 36	.....
Cigarmakers' Union No. 55, Hamilton	277	4	1,500 00	43	129 1-2	648 15	.....	56 00	6,195 83	.....
Cigarmakers' Union No. 59, Brantford	18	.....	.....	3	15	75 00	.....	.....	181 90	.....
Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	130	1	30 00	28	117 2-3	353 00	.....	.....	150 00	.....
Cockshutt Plow Co. Relief Association	775	3	120 00	132	464 5-6	1,711 71	.....	50 00	230 13	.....
Daughters and Maids of England, Grand Lodge	1,845	4	200 00	.....	.....	.....	.....	.....	6,674 96	.....
Daughters and Maids of England, Subordinate Lodges	.....	.....	.....	160	557 1-3	1,419 36	2,459 40	.....	13,507 89	.....
Daughters and Maids of England, Juvenile Lodges	.....	.....	.....	22	30 1-6	30 60	222 08	.....	1,638 15	.....
Dominion Expressman's Sick Benefit Association	891	6	600 00	194	817	4,900 69	.....	.....	2,421 18	.....
First Roumanian Haavis Achim Society	84	**2	**30 00	8	8	40 00	300 00	.....	590 77	.....
Foresters, Canadian Order, High Court*	*	297	8,910 00	5,835	31,465 1-7	138,314 96	.....	.....	*	*
Foresters, Canadian Order, Subordinate Courts	.....	498	2,587 27	.....	.....	18,802 70	7,763 16	.....	186,368 87	.....
Gendron Manufacturing Co.'s Employees' Mutual Benefit Society	63	.....	.....	9	29 4-7	148 32	29 75	.....	452 49	.....
Globe Printing Co.'s Employees' Benefit Society	76	.....	.....	9	46	230 00	.....	.....	1,163 25	.....
Grand Order of Israel, David Wolfsohn Friendly Society	48	**1	.....	2	7	28 00	41 25	.....	557 89	.....
Gutta Percha and Rubber Mfg. Co.'s Employees' M. B. Society	432	.....	.....	54	216	756 85	.....	.....	398 00	.....
Hamilton Lodge No. 25, Theatrical Mechanical Association	60	**1	.....	4	10	50 00	116 00	.....	1,640 43	.....
Hamilton Rolling Mills' Benefit Society	542	2	100 00	163	556	2,171 50	481 50	136 07	1 263 78	.....
Hamilton Steel and Iron Co.'s Employees' Benefit Society	900	2	100 00	244	620	3 355 00	986 75	.....	1,131 19	.....
Hay and Co.'s Employees' Mutual Benefit Association	71	.....	.....	23	86	271 25	62 40	.....	53 13	.....
Heintzman and Co.'s Employees' Sick Benefit Society	183	1	50 00	22	94	520 00	.....	.....	200 11	.....
Hiberniana, Ancient Order of	1.460	9	2,700 00	.....	.....	4,092 36	.....	265 80	23,246 10	.....
Home Circles, Canadian Order of, Supreme Body*	*	.....	.....	182	812	3,248 00	.....	.....	*	*

Irish Catholic Benevolent Union, Grand Body	259	4	400 00	.....	.....	.....	.....	.....	1,718 95	.....
Irish Catholic Benevolent Union, Subordinate Bodies	.....	.....	.....	20	92	379 00	242 52	.....	2.176 34	.....
Italian Benevolent Society	52	1	74 00	10	22 4-7	79 00	101 35	.....	1,107 79	.....
Italian Workingmen's Association of Ontario	120	.....	.....	16	64 2-7	326 50	150 75	.....	947 28	.....
Karn and Co.'s Employees' Mutual Benefit Association	80	.....	.....	16	74 2-7	223 00	124 50	.....	28 78	.....
Knights of the Maccabees of the World*	*	86	4,300 00	3,308	13,500	72,940 99	.....	5,024 75	*	*
Knights of Pythias, Grand Lodge*	*	.....	.....	.....	.....	.....	.....	.....	378 77	.....
Knights of Pythias, Subordinate Lodges	*	11	745 00	190	1,420	3,493 16	1,582 55	102 25	54,763 07	1,168 30
Knights of St. John, Ontario Commandery, Grand Body	295	1	75 00	.....	.....	.....	.....	.....	1,543 39	.....
Knights of St. John, Ontario Commandery, Subordinate	.....	.....	.....	16	42	167 00	112 50	.....	.....	95 00
Knights of St. John, Ontario Commandery, Auxiliary	51	1	50 00	11	41	123 00	64 20	.....	.....	.....
La Congregazione della Immacolate Concezione di Maria Santissima	(a) 21	.....	.....	3	11	33 00	.....	.....	438 61	.....
Ladies' Orange Benevolent Association, Grand Body	687	1	100 00	6	20	73 00	184 33	.....	2,248 45	.....
Loyal Orange Young Briton Lodge No. 33	(a) 130	1	.....	2	10	30 00	.....	15 00	437 90	.....
Loyal True Blue Association, Grand Body	5,600	18	1,400 00	.....	.....	.....	1 00	.....	26,411 02	866 11
Loyal True Blue Association, Subordinate Bodies	.....	.....	.....	14	65	154 00	519 73	44 00	985 00	.....
Massey-Harris (Toronto) Employees' Mutual Benefit Society	1,927	8 ** 3	480 00 ** 90 00	429	1,316 1-2	4,378 55	.....	175 00	1.525 29	.....
Massey-Harris (Brantford) Relief Association	1,182	2	96 00	177	645	2,552 90	.....	.....	1,299 56	21 45
Methodist Book and Publishing House Employees' B. Society	123	.....	.....	23	126	466 00	.....	.....	581 10	.....
Mozirer Sick Benefit Society	77	.....	.....	23	54	264 00	242 63	.....	754 51	.....
National Cash Register Co.'s Employees' Benefit Society	79	.....	.....	12	43 1-2	217 23	50 25	.....	585 31	.....
Nova Radomsk Relief Society	54	.....	.....	10	23 1-2	85 00	156 87	.....	432 63	.....
Oddfellows, Canadian Order of, Grand Lodge*	*	26 ** 24	1,080 00 ** 480 00	12	59 5-7	190 85	.....	.....	*	*
Oddfellows, Canadian Order of, Subordinate Lodges	.....	.....	.....	280	1,381 6-7	4.896 76	2,145 37	.....	30,635 60	1,963 54
Oddfellows, Independent Order of, Grand Lodge	.....	.....	.....	.....	.....	.....	.....	.....	20,116 60	.....
Oddfellows, Independent Order of, Subordinate Lodges	44,400	332 ** 59	12,976 72 ** 1,182 03	3,621	29,402 4-7	81,850 93	17,512 13	6,574 09	1,189,794 54	.....
Oddfellows, Independent Order of, M. U., Grand Lodge	1,011	3 ** 3	300 00 ** 150 00	.....	.....	7 33	.....	.....	.....	.....
Oddfellows, Manchester Unity, Canadian Order of, Sub. Lodges		.....	.....	167	660	2,494 49	1,212 52	.....	8,851 45 9,171 57	.....
Office Specialty Manufacturing Company, Limited, Employees' Benefit Society	295	.....	.....	21	72 1-2	300 36	.....	.....	113 02	.....
Orange Grand Lodge, Ontario West	28,319	256	967 40	213	642	1,926 25	4,687 72	.....	5,977 74	.....
Orange Grand Lodge, Ontario East	181	.....	.....	9	52 5-7	158 11	.....	.....	318 91	.....
Ottawa Typographical Union No. 102	224	.....	.....	18	90	360 00	.....	.....	1,068 91	.....
Ottawa Unity Protestant Benefit Society	231	3	60 00	17	173	468 00	258 50	.....	2,133 91	.....
Polson Iron Works Benefit Association	113	1	50 00	143	266 1-2	1,066 47	393 25	20 00	308 24	.....
Postal Benefit Association, Toronto	155	.....	.....	.....	.....	.....	.....	.....	568 55	.....
Pride of Israel Sick Benefit Society	204	† 3 †† 4 ** 3	† 15 00 †† 16 00 ** 125 50	35	.....	416 50	523 31	.....	2,040 73	.....
Royal Templars of Temperance Grand Council*	1,695	5	250 00	163	816	3,582 00	.....	.....	8,057 32	.....
Societa Amichevole di Figli d'Italia d'Ottawa	49	.....	.....	.....	.....	.....	.....	.....	526 19	.....
Societe des Artisans Canadiens Francais, Supreme Body*	*	.....	.....	4,485	25,653	128,264 29	.....	.....	*	*
Sons of England, Grand Lodge*	.....	185 ** 100 † 27	18,050 00 ** 5,000 00 † 390 00	.....	.....	.....	.....	.....	*	*
Sons of England, Subordinate Lodges	.....	.....	.....	2,939	14,456 3-7	42,207 24	29,920 46	.....	186,979 86	1,779 63
Sons of England, Juvenile Lodges	.....	.....	.....	.....	.....	776 53	1,151 03	.....	7 381 30	90 51
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge	425	3	300 00	.....	.....	.....	.....	.....	1,467 97	.....
Sons and Daughters of Ireland, Protestant Asso., Sub. Lodges		.....	.....	17	85	243 50	420 81	.....	1,573 45	.....

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1910.	Number of members who died during 1910. (†Members' children: **Members' wives: ††Members' mothers.)	Amount paid for funeral benefits during 1910. (†Members' children: **Members' wives.)	Number of members sick during 1910.	Number of weeks' sickness experienced during 1910.	Amount paid for sick benefits during 1910.	Amount paid for medical attendance during 1910.	Amount paid for special relief during 1910.	Assets at 31st December, 1910.	Liabilities at 31st December, 1910.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Sons of Scotland Benevolent Association*	*	.....	.....	51	1,822	1,067 45	.....	.....	*	*
Sons of Temperance of Ontario, Sick and Funeral Benefit Dept.	3,000	.....	.....	1	2	1 50	.....	.....	230 49	.....
Sons of Poland Friendly Society	25	.....	.....	3	7	30 00	.....	.....	178 25	.....
St. Albert Friendly Society	48	1	50 00	.....	.....	.....	.....	.....	285 21	.....
St. Boniface Benefit Society	446	3	75 00	74	262	1,150 50	55 50	15 50	2,030 70	.....
St. Jean Baptiste Union, Ottawa	394	{ 5 / ** 4	2,050 00 / 300 00	} 40	228 3-7	913 80	.....	3 00	8,529 25	.....
St. Joseph Mutual Benefit Society, Toronto	72	** 1	** 25 00	12	38	114 00	.....	.....	1,432 80	.....
St. Joseph Aid Society (Formosa)	29	1	30 00	8	28	117 00	.....	.....	381 41	.....
St. Joseph (Union of), Canada, Supreme Body*	*	** 115	**8,887 50	2,889	18,588	78,873 12	.....	.....	*	*
St. Joseph Lithuanian Benefit Society	24	1	85 00	3	18	72 00	.....	.....	40 28	.....
St. Luke Benefit Society	36	.....	.....	3	12 1-7	48 57	.....	.....	141 46	.....
Theatrical Mechanical Association, Toronto	157	.....	.....	12	55	282 00	212 00	78 50	13,030 11	.....
Thomas Brothers Relief and Sick Benefit Association	138	.....	.....	14	95	185 17	.....	.....	152 90	.....
Toronto Hebrew Benevolent Society	187	{ † 8 / ** 1	} ** 65 00	32	104	520 00	1,083 90	256 00	3,053 72	.....
Toronto Musical Protective Association	599	1	50 00	35	147	441 00	.....	25 25	6,224 65	.....
Toronto Civic Employees' Benevolent Association	181	2	90 00	27	89 3-7	293 50	75 00	.....	3,885 08	.....
Toronto Railway Employees' Union and Benefit Association	1,241	9	900 00	130	330 1-7	904 88	495 00	.....	226 14	.....
Toronto Typographical Union No. 91	963	4	450 00	55	295	1,180 00	.....	.....	1,949 39	.....
United Daughters of Chatham	24	1	27 50	.....	1	10 00	.....	.....	344 58	.....
United Workmen, Ancient Order of*	*	5	150 00	220	934	3,889 00	.....	.....	*	*
Verity Plow Company Relief Association	575	1	30 00	94	457 1-3	1,372 00	.....	.....	451 86	.....
Victoria Lodge No. 7, Good Samaritans	20	.....	.....	3	21	59 00	.....	.....	419 60	.....
Vittorio Emmanuele III. Society	16	.....	.....	2	13	65 00	.....	.....	223 40	.....
W. and J. G. Greey's Mutual Sick Benefit Society	82	2	.....	34	162 1-2	535 23	.....	.....	9 57	.....
Workmen's Circle of Toronto	139	.....	.....	.....	.....	.....	96 75	.....	145 86	.....
	107,285	2,258	84,504 92	29,800	161,964 9-14	671,429 44	78.045 20	16,869 00	2,111,721 23	5,984 54

(a) Membership taken from Application for Renewal of Registry 30th June, 1911. * Membership, Assets and Liabilities, shown in Table I. ** No. 310.—Amonnt, $16,195.03.
† No. 38.—Amount, $405,00. †† No. 4.—Amount, $16.00.

INDEXES

TO

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES.

The following indexes comprise all insurance corporations or companies standing registered at the 23rd Septemer, 1911.

PAGE 3.—Index A: Dominion Licensees standing registered at the 23rd September, 1911, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 8.—Index B: Provincial Licensees standing registered at 23rd September, 1911, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 10.—Index C: Friendly Societies standing registered at the 23rd September, 1911, being Societies registered by the Province of Ontario for the transaction of Insurance therein.

A. R. BOSWELL.
Inspector of Insurance and Registrar of Friendly Societies.

INDEX A: Dominion Licensees, standing registered at the 23rd September, 1911.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1911.	Registry ends 1912.
A 77	Acadia Fire Insurance Company	4214	Fire Insurance	May 1	April 30
A 36	Ætna Insurance Company of Hartford, Conn.	4221	Fire Insurance	" ..	" 30
		4221	Inland Marine Insurance	" ..	" 30
		4363	Automobile Insurance	Aug. 26	" 30
A 4	Ætna Life Insurance Company of Hartford, Conn.	4178	Life Insurance	May 1	" 30
A 3	Alliance Assurance Company, Limited	4128	Fire, Accident, Guarantee and Sickness Insurance	" ..	" 30
		4129	Ocean Marine Insurance	" ..	" 30
		4130	Inland Marine Insurance	" ..	" 30
A 90	American and Foreign Marine Insurance Company	4216	Insuring Registered Mail Matter in transit from any one point in Canada to any other point in Canada	" ..	" 30
A 37	American Surety Company of New York	4173	Guarantee Insurance	" ..	" 30
A 52	Anglo-American Fire Insurance Company	4105	Fire Insurance	" ..	" 30
A 16	Atlas Assurance Company, Limited	4116	Fire Insurance	" ..	" 30
A 32	Boiler Inspection and Insurance Company of Canada	4113	Steam Boiler, etc.	" ..	" 30
A 18	British America Assurance Company, Toronto	4150	Fire Insurance	" ..	" 30
		4151	Ocean Marine Insurance	" ..	" 30
		4152	Inland Marine Insurance	" ..	" 30
A 43	British and Foreign Marine Insurance Company (Limited)	4215	Insuring Registered Mail Matter in transit from any one point in Canada to any other point in Canada	" ..	" 30
		4259	Ocean Marine Insurance	" ..	" 30
		4260	Inland Marine Insurance	" ..	" 30
A 19	Caledonian Insurance Company	4174	Fire Insurance	" ..	" 30
A 39	Canada Accident Assurance Company	4203	Accident, Sickness and Plate Glass Insurance	" ..	" 30
		4369	Guarantee Insurance	Sept. 28	" 30
A 3	Canada Life Assurance Company, Toronto	4145	Life Insurance	May 1	" 30
	Canada National Fire Insurance Company	4361	Fire Insurance	Aug. 11	" 30
A 82	Canada Weather Insurance Company	4176	Insurance against "injury to property caused by cyclone, tornadoes, wind storms, frost or hail" except with respect to property in transit on water	May 1	" 30
A 64	Canadian Casualty and Boiler Insurance Company	4134	Accident, Sickness and Steam Boiler	" ..	" 30
A 48	Canadian Fire Insurance Company	4194	Fire Insurance	" ..	" 30
A 64	Canadian Guardian Life Insurance Company	4250	Life Insurance (as a discontinuing Company)	" ..	" 30
A 42	Canadian Order of the Woodmen of the World	4191	Life and Sickness Insurance on the Assessment Plan	" ..	" 30
A 44	Canadian Railway Accident Insurance Company	4120	Accident and Sickness Insurance	" ..	" 30
A 71	Central Canada Manufacturers' Mutual Fire Insurance Company	4235	Fire Insurance	" ..	" 30
	Columbia Insurance Company (of New Jersey)	4172	Inland Marine Insurance	" ..	" 30
A 30	Commercial Travellers' Mutual Benefit Society	4109	Life Insurance on the Assessment Plan.	" ..	" 30
A 5	Commercial Union Assurance Company (Limited)	1185	Fire and Life Insurance	" ..	" 30
		4186	Ocean Marine Insurance	" ..	" 30
		4187	Inland Marine Insurance	" ..	" 30
A 6	Confederation Life Association	4110	Life Insurance	" ..	" 30
A 38	Connecticut Fire Insurance Company of Hartford, Conn.	4133	Fire Insurance	" ..	" 30

INDEX A: Dominion Licensees, standing registered at the 23rd September, 1911.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1911.	Registry ends 1912.
A 88	Continental Insurance Company of New York	4192	Fire Insurance	May 1	April 30
A 54	Continental Life Insurance Company	4137	Life Insurance	" ..	" 30
A 54	Crown Life Insurance Company	4225	Life Insurance	" ..	" 30
A 31	Dominion Guarantee Company (Limited)	4190	Burglary Insurance	" ..	" 30
A 29	Dominion of Canada Guarantee and Accident Insurance Company	4106	Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance	" ..	" 30
A 65	Dominion Fire Insurance Company	4104	Fire Insurance	" ..	" 30
A 31	Dominion Life Assurance Company	4254	Life Insurance	" ..	" 30
A 23	Edinburgh Life Assurance Company	4227	Life Insurance (as a discontinuing Company).	" ..	" 30
A 44	Employers' Liability Assurance Corporation (Limited)	4157	Fire, Accident, Guarantee and Sickness Insurance	" ..	" 30
A 17	Equitable Life Assurance Society of the United States	4156	Life Insurance	" ..	" 30
A 52	Equity Fire Insurance Company of Canada	4188	Fire Insurance	" ..	" 30
A 51	Excelsior Life Insurance Company	4257	Life Insurance	" ..	" 30
A 87	Factories Insurance Company	4212	Fire Insurance	" ..	" 30
A 13	Federal Life Assurance Company of Canada	4111	Life Insurance	" ..	" 30
A 63	Fidelity and Casualty Company of New York.	4247	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance	" ..	" 30
A 27	Fidelity-Phenix Fire Insurance Company of New York	4220	Fire and Tornado Insurance	" ..	" 30
A104	Fireman's Fund Insurance Company	4168	Inland Marine Insurance	" ..	" 30
		4169	Ocean Marine Insurance	" ..	" 30
A 69	General Accident Assurance Company of Canada	4135	Accident and Sickness Insurance	" ..	" 30
A 78	General Accident, Fire and Life Assurance Corporation Limited	4121	Fire Insurance	" ..	" 30
A 79	General Animals Insurance Company of Canada	4253	Live Stock Insurance	" ..	" 30
A 60	German American Insurance Company	4233	Fire Insurance	" ..	" 30
A 47	Grand Council of the Catholic Mutual Benefit Association of Canada	4177	Life Insurance on the Assessment Plan.	" ..	" 30
A 42	Great West Life Assurance Company	4175	Life Insurance	" ..	" 30
A 14	Guarantee Company of North America	4162	Guarantee Insurance	" ..	" 30
A 13	Guardian Assurance Company (Limited)	4189	Fire Insurance	" ..	" 30
A 61	Hartford Steam Boiler Inspection and Insurance Company	4112	The business of guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada.	" ..	" 30
A 35	Hartford Fire Insurance Company, Hartford	4200	Fire Insurance, Inland Transportation, Cyclone, or Tornado, Insurance and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft"	" ..	" 30
		1201	Ocean Marine Insurance	" ..	" 30
		4202	Inland Marine Insurance	" ..	" 30
A 34	Home Life Association of Canada	4122	Life Insurance	" ..	" 30
A 56	Home Insurance Company of New York	4222	Fire, Automobile and Tornado Insurance	" ..	" 30
		4223	Inland Marine Insurance	" ..	" 30
A 86	Hudson Bay Insurance Company	4245	Fire and Hail Insurance	" ..	" 30

INDEX A: Dominion Licensees, standing registered at the 23rd September, 1911.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1911.	Registry ends. 1912.
A 62	Imperial Guarantee and Accident Insurance Company of Canada	4243	Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance	May 1	April 30
A 45	Imperial Life Assurance Company of Canada.	4149	Life Insurance	" ..	" 30
A106	Indemnity Mutual Marine Assurance Company (Limited)	4167	Ocean Marine Insurance	" ..	" 30
A 34	Insurance Company of North America	4142	Fire and Inland Transportation Insurance	" ..	" 30
		4143	Ocean Marine Insurance	" ..	" 30
		4144	Inland Marine Insurance	" ..	" 30
A 63	International Fidelity Insurance Company	4138	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company	" ..	" 30
A 49	Law Union and Rock Insurance Company, Ltd.	4148	Fire, Accident and Sickness Insurance.	" ..	" 30
A 85	Life Association of Scotland	4095	Life Insurance (as a discontinuing Company)	" ..	" 30
A 9	Liverpool and London and Globe Insurance Company Limited	4160	Fire and Life Insurance	" ..	" 30
A 24	Lloyd's Plate Glass Insurance Company	4097	Plate Glass Insurance	" ..	" 30
A 25	London Assurance Corporation	4256	Fire and Life Insurance	" ..	" 30
A 40	London Guarantee and Accident Company (Limited)	4183	Guarantee, Burglary, Accident and Sickness Insurance	" ..	" 30
A 10	London and Lancashire Fire Insurance Company	4208	Fire Insurance	" ..	" 30
		4209	Inland Marine Insurance	" ..	" 30
A 78	London and Lancashire Guarantee and Accident Company of Canada	4117	Guarantee, Accident and Sickness and Plate Glass Insurance	" ..	" 30
A 23	London and Lancashire Life and General Assurance Association, Limited	4140	Life Insurance	" ..	" 30
A 27	London Mutual Fire Insurance Company of Canada	4132	Fire Insurance.	" ..	" 30
A 26	London Life Insurance Company	4147	Life Insurance	" ..	" 30
A 67	Lumber Insurance Company of New York	4182	Fire Insurance	" ..	" 30
A 88	L'Union Compagnie d'Assurance contre l'incendie	4336	Fire Insurance	June 23	" 30
A 61	Manitoba Assurance Company	4125	Fire Insurance	May 1	" 30
A 93	Mannheim Insurance Company.	4171	Ocean Marine Insurance	" ..	" 30
		4170	Inland Marine Insurance	" ..	" 30
A 28	Manufacturers' Life Insurance Company	4206	Life Insurance	" ..	" 30
A 29	Mercantile Fire Insurance Company	4210	Fire Insurance	" ..	" 30
A 67	Marine Insurance Company, Limited	4165	Inland Marine Insurance	Aug 29	" 30
		4365	Inland Transportation and Automobile Insurance	May 1	" 30
A 58	Maryland Casualty Company	4231	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance	" ..	" 30
A 40	Metropolitan Life Insurance Company of New York	4131	Life Insurance	" ..	" 30
A 73	Monarch Life Assurance Company	4159	Life Insurance	" ..	" 30
A 60	Montreal-Canada Fire Insurance Company	4103	Fire Insurance	" ..	" 30
A 33	Mutual Life Assurance Company of Canada	4205	Life Insurance	" ..	" 30
A 11	Mutual Life Insurance Company of New York	4123	Life Insurance	" ..	" 30
A 80	National Fire Insurance Company of Hartford	4114	Fire and Tornado Insurance	" ..	" 30

INDEX A: Dominion Licensees, standing registered at the 23rd September, 1911.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1911.	Registry ends 1912.
A 48	National Life Assurance Company of Canada.	4248	Life Insurance	May 1	April 30
A 68	National Provincial Plate Glass Insurance Company Limited	4196	Plate Glass Insurance	" ..	" 30
A 85	National Surety Company	4193	Guarantee Insurance	" ..	" 30
——	National Union Fire Insurance Company, of Pittsburgh, Pennsylvania	4366	Fire Insurance	Sept. 2..	" 30
A 18	New York Life Insurance Company	4158	Life Insurance	May 1	" 30
A 50	New York Plate Glass Insurance Company	4146	Plate Glass Insurance	" ..	"
A 15	North American Life Assurance Company	4230	Life Insurance	" ..	" 30
A 36	North British and Mercantile Insurance Company	4118	Fire and Life Insurance	" ..	" 30
A 81	North Empire Fire Insurance Company	4261	Fire Insurance	" ..	" 30
A 8	Northern Assurance Company, Limited	4155	Fire Insurance	" ..	" 30
A 45	Northern Life Assurance Company of Canada	4108	Life Insurance	" ..	" 30
A 53	Norwich Union Life Insurance Society	4180	Life Insurance (as a discontinuing Company)	" ..	" 30
A 37	Norwich Union Fire Insurance Society, Limited	4181	Fire Insurance	" ..	" 30
A 71	Nova Scotia Fire Insurance Company	4115	Fire Insurance	" ..	" 30
A 86	Occidental Fire Insurance Company	4255	Fire Insurance	" ..	" 30
A 25	Ocean Accident and Guarantee Corporation (Limited)	4098	Accident, Sickness, Guarantee and Plate Glass Insurance	" ..	" 30
A 69	Ontario Fire Insurance Company	4213	Fire Insurance	" ..	" 30
A 75	Pacific Coast Fire Insurance Company	4232	Fire Insurance	" ..	" 30
A 9	Phœnix Assurance Company, Limited, of London	4246	Fire and Life Insurance	" ..	" 30
A 38	Phœnix Insurance Company, Hartford, Conn.	4236	Fire Insurance	" ..	" 30
A 76	Protective Association of Canada	4195	Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation	" ..	" 30
	Provincial Insurance Company, Limited	4360	Fire Insurance	July 20	" 30
A 76	Prudential Insurance Company of America	4184	Life Insurance	May 1	" 30
A 12	Quebec Fire Assurance Company	4211	Fire Insurance	" ..	" 30
A 11	Queen Insurance Company of America.	4126	Fire Insurance	" ..	" 30
A 57	Railway Passengers' Assurance Company...	4238	Guarantee, Accident and Sickness Insurance	" ..	" 30
		4368	Plate Glass Insurance	Sept. 23	" 30
A 99	Reliance Marine Insurance Company (Limited)	4219	Ocean-Marine Insurance	May 1	" 30
A 53	Reliance Mutual Life Assurance Society	4179	Life Insurance (as a discontinuing Company)	" ..	" 30
A 70	Rimouski Fire Insurance Company	4099	Fire Insurance	" ..	" 30
A 65	Rochester German Insurance Company of Rochester, N.Y.	4102	Fire Insurance	" ..	" 30
A 102	Royal Exchange Assurance	4217	Ocean-Marine Insurance	" ..	" 30
A 89	Royal Exchange Assurance	1258	Fire Insurance	" ..	" 30
A 83	Royal Guardians	4107	Life and Sickness Insurance	" ..	" 30
A 7	Royal Insurance Company, Limited	4127	Fire and Life Insurance	" ..	" 30
A 47	Scottish Amicable Life Assurance Society	4228	Life Insurance (as a discontinuing Company)	" ..	" 30

INDEX A: Dominion Licensees, standing registered at the 23rd September, 1911.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1911.	Registry ends 1912.
A 17	Scottish Union and National Insurance Company	4161	Fire Insurance	May 1	April 30
A 85	Scottish Widows' Fund and Life Assurance Society	4163	Investment of Society's surplus funds in the Province of Ontario	" ..	" 30
A 73	Sovereign Fire Assurance Company of Canada	4101	Fire Insurance	" ..	" 30
A 56	Sovereign Life Assurance Company of Canada	4124	Life Insurance	" ..	" 30
A 74	Springfield Fire and Marine Insurance Company	4234	Fire and Tornado Insurance	" ..	" 30
A 72	St. Paul Fire and Marine Insurance Company	4197	Fire, Inland Transportation, Tornado and Automobile Insurance	" ..	" 30
		4198	Ocean Marine Insurance	" ..	" 30
		4199	Inland Marine Insurance	" ..	" 30
A 5	Standard Life Assurance Company, Scotland	4141	Life Insurance	" ..	" 30
A 97	Standard Marine Insurance Company, Limited	4218	Ocean Marine Insurance	" ..	" 30
A 41	Star Life Assurance Society of England	4251	Life Insurance (as a discontinuing Company)	" ..	" 30
A 59	State Life Insurance Company	4249	Life Insurance	" ..	" 30
A 55	Sterling Accident and Guarantee Company of Canada	4204	Accident and Sickness Insurance	" ..	" 30
A 50	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.	4237	Life and Sickness Insurance	" ..	" 30
A 33	Sun Insurance Office, London, England	4100	Fire Insurance	" ..	" 30
A 22	Sun Life Assurance Company of Canada	4229	Life Insurance	" ..	" 30
A 46	Supreme Court of the Independent Order of Foresters	4139	Life, Disability and Sickness Insurance on the Assessment Plan	" ..	" 30
A 95	Thames and Mersey Marine Insurance Company (Limited)	4166	Ocean-Marine Insurance	" ..	" 30
		4367	Inland-Marine Insurance	Sept. 15	" 30
A 82	Title and Trust Company	4226	Title Insurance as defined in the Company's Act of Incorporation	May 1	" 30
A 80	Travellers' Indemnity Company of Canada	4136	Accident, Sickness, Steam Boiler, Automobile and Plate Glass Insurance	" ..	" 30
A 21	Travellers' Insurance Company of Hartford, Conn	4119	Life and Accident Insurance	" ..	" 30
A 84	Travellers' Life Assurance Company of Canada	4153	Life Insurance	" ..	" 30
A 84	Underwriters at American Lloyds	4252	Fire Insurance	" ..	" 30
A 20	Union Mutual Life Insurance Company of Maine	4207	Life Insurance	" ..	" 30
A 90	Union Marine Insurance Company (Limited)	4242	Ocean-Marine Insurance	" ..	" 30
A 58	Union Life Assurance Company of Toronto	4204	Life Insurance	" ..	" 30
A 59	United States Fidelity and Guaranty Company	4154	Guarantee, Accident, Burglary, Plate Glass, Sickness and Steam Boiler Insurance	" ..	" 30
A 20	United States Life Insurance Company of the City of New York	4244	Life Insurance	" ..	" 30
A 8	Western Assurance Company, Toronto	4239	Fire and Inland Transportation	" ..	" 30
		4240	Ocean Marine Insurance	" ..	" 30
		4241	Inland Marine Insurance	" ..	" 30
A 66	Yorkshire Insurance Company, Limited	4161	Fire and Live Stock Insurance	" ..	" 30
		4362	Accident, Sickness and Plate Glass Insurance	Aug. 17	" 30

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 228	Algoma Mutual	Mutual	Thomas H. Elliott	Sault Ste. M'ie
B 176	Amherst Island	Mutual	F. P. Instant	Stella.
B 188	Ayr Farmers'	Mutual	Joseph Wrigley	Ayr.
B 256	Bay of Quinte Agricultural	Mutual	P. C. Macnee	Picton.
B 254	Bertie and Willoughby Farmers'	Mutual	A. H. Kilman	Ridgeway.
B 141	Blanshard	Mutual	J. H. Jameson	Rannoch.
B 192	Blenheim North	Mutual	W. G. Henderson	Bright.
B 209	Brant County Farmers'	Mutual	John H. Campbell	Brantford.
B	*British Crown	Stock	Andrew C. Stephenson	Toronto.
B 214	Canadian Millers'	Mutual	Seneca Jones	Hamilton.
B 164	Caradoc Farmers'	Mutual	W. E. Sawyer	Mt. Brydges.
B 68	City of Hamilton	Mutual and Stock	Russell T. Kelly	Hamilton.
B 212	Clinton Township	Mutual	G. W. Tinlin	Beamsville.
B 330	Columbia	Stock	George McMurrich	Toronto.
B 16	Crown Fire	Stock	J. C. Wilgar	Toronto.
B 258	Culross	Mutual	D. McIntosh	Teeswater.
B 148	Dereham and West Oxford	Mutual	T.R. Mayberry, M.P.P	Ingersoll.
B 252	Dorchester, North and South	Mutual	D. D. York	Harrietsville.
B 183	Downie	Mutual	P. Smith	Stratford.
B 225	Dufferin Farmers'	Mutual	James Brown	Melancthon.
B 185	Dumfries N. and Waterloo S.	Mutual	Wm. Fleming	Galt.
B 247	Dunwich Farmers'	Mutual	W. A. Galbraith	Dutton.
B 223	Easthope South Farmers'	Mutual	Wm. S. Russell	Tavistock.
B 48	Economical	Cash-Mutual	W. H. Schmalz	Berlin.
B 167	Ekfrid	Mutual	A. P. McDougald	Melbourne.
B 260	Elma Farmers'	Mutual	J. R. Hammond	Atwood.
B 125	Eramosa	Mutual	Robert Scott	Eramosa.
B 244	Erie Farmers'	Mutual	Edwin Hoover	Selkirk.
B 3	Equity Life	Stock	Geo. M. Begg	Toronto.
B 262	Farmers' Central	Mutual	J. J. Schumacher	Walkerton.
B 293	Farmers' Union	Mutual	R. G. Corneil	Lindsay.
B 76	Fire Insurance Exchange	Mutual and Stock	Hugh Scott, Thomas Walmsley.	Toronto.
B 265	Formosa	Mutual	B. Beingessner	Formosa.
B 268	Germania Farmers'	Mutual	R. H. Fortune	Ayton.
B 291	Glengarry Farmers'	Mutual	V. G. Chisholm	Lochiel.
B 52	Gore District	Cash-Mutual	J. N. MacKendrick	Galt.
B 231	Grand River	Mutual	Isaac Hanson	Blackheath.
B 271	Grenville Patron	Mutual	Dr. S. C. McLean	Spencerville.
B 178	Grey and Bruce	Mutual	H. H. Miller	Hanover.
B 139	Guelph Township	Mutual	Major Geo. B. Hood	Guelph.
B 274	Halton Union Farmers'	Mutual	Colin Cameron	Rockwood.
B 277	Hamilton Township	Mutual	Thomas Hoskin	The Gully.
B 80	Hand-in-Hand	Mutual and Stock	Hugh Scott, Thomas Walmsley.	Toronto.
B 150	Hay Township	Mutual	Henry Eilber, M.P.P.	Crediton.
B 190	Hopewell Creek'	Mutual	Anton Frank	New Germany.
B 280	Howick Farmers'	Mutual	W. S. McKercher	Wroxeter.
B 173	Howard Farmers'	Mutual	E. D. Mitton	Ridgetown.
B 314	Huron Weather	Mutual	Alex. G. Smillie	Hensall.
B 20	Imperial	Stock	D. Weismiller	Toronto.
B 85	Independent	Mutual and Stock	W. Greenwood Brown	Toronto.

* The British Crown Assurance Corporation, Limited, was, on the 15th July, 1911, licensed to transact Fire Insurance in the Province of Ontario for the term ending 30th June, 1912. Deposit, $51,674.21.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 241	Kent and Essex	Mutual	T. C. Renwick	Romney.
B 154	Lambton Farmers'	Mutual.	W. G. Willoughby	Watford.
B 289	Lanark	Mutual	W. G. Cameron	Perth.
B 283	Lennox and Addington	Mutual	Manly Jones	Napanee.
B 157	Lobo Township	Mutual	J. Marsh	Coldstream.
B 238	London Township Farmers'	Mutual	Edward Dann	London.
B 220	McGillivray	Mutual	W. T. Amos	Lieury.
B 217	McKillop	Mutual	Thomas E. Hays	Seaforth.
B 398	Maple Leaf	Mutual	William Purves	Columbus.
B 23	Merchants'	Stock	J. H. C. Durham	Toronto.
B 89	Metropolitan	Mutual and Stock.	W. Greenwood Brown	Toronto.
B 95	Millers' and Manufacturers'	Mutual and Stock	Hugh Scott, Thomas Walmsley.	Toronto.
B 100	Monarch	Mutual and Stock.	B. N. Campbell	London.
B 136	Nichol	Mutual	James Beattie	Fergus.
B 122	Nissouri	Mutual	E. J. Pearson	Kintore.
B 249	Norfolk	Mutual	A. A. Winter	Simcoe.
B 232	North Kent	Mutual	George A. Fraser	Thamesville.
B 159	Oneida Farmers'	Mutual	Robert Anderson	Cranston.
B 317	Ontario Farmers' Weather	Mutual	M. G. Varcoe	Grand Valley.
B 146	Otter	Mutual	H. Van Valkenburg	Norwich.
B 143	Oxford Farmers'	Mutual	James Munroe	Embro.
B 133	Peel and Maryborough	Mutual	Jas. McEwing, M.P.P.	Drayton.
B 131	Peel County Farmers'	Mutual	J. J. Stewart	Brampton.
B 55	Perth	Cash-Mutual	Charles Packert	Stratford.
B 6	Policyholders' Mutual Life	Mutual and Auxiliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston	Toronto.
B 296	Prescott Farmers'	Mutual	B. G. Parisien	Alfred.
B 128	Puslinch	Mutual	John Blake	Aberfoyle.
B 32	Queen City	Joint Stock	Thomas Walmsley	Toronto.
B 207	Saltfleet and Binbrook	Mutual	J. F. Felker	Stoney Creek.
B 235	Southwold Farmers'	Mutual	John H. Sells	Shedden.
B 286	Sydenham	Mutual	James Cochrane	Owen Sound.
B 180	Townsend Farmers'	Mutual	James Ross	Waterford.
B 36	Traders' Fire	Stock	Robert F. Massie	Toronto.
B 204	Usborne and Hibbert	Mutual	John Campbell	Farquhar.
B 152	Walpole Farmers'	Mutual.	George L. Miller	Jarvis.
B 59	Waterloo	Cash-Mutual	Frank Haight	Waterloo.
B 198	Waterloo, North, Farmers'	Mutual	Josiah Stauffer	Waterloo.
B 195	Wawanosh, West	Mutual	Thomas G. Allan	Dungannon.
B 107	Wellington	Mutual and Stock.	John Davidson	Guelph.
B 320	Wellington, Weather	Mutual	Jas. McEwing, M.P.P.	Drayton.
B 323	Western Farmers' Weather	Mutual	E. L. Sutherland	Woodstock.
B 161	Westminster Township	Mutual	Andrew Elliott	Pond Mills
B 201	Williams, East	Mutual	George Cowie	Sable.
B 170	Yarmouth	Mutual	W. H. Elliott	New Sarum.
B 111	York	Mutual and Stock.	James G. Wilgar	Toronto.

INDEX C.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered at the 23rd September, 1911.

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of Registry. Begins 1911.	Term of Registry. Ends 1912.
C 87	Army and Navy Veterans, Toronto	1888	Toronto	C. H. Robertson	1705	Insurance against sickness and death	July 1	June 30
C 89	Army and Navy Veterans, Hamilton	1889	Hamilton	John Gardner	1737	Sick and funeral benefits	"	"
C 228	B. Greening Wire Co., Limited, Employees' Benefit Society	1910	Hamilton	K. Knudson	1701	Sick and funeral benefits	"	"
C 116	Bain Wagon Co., Employees' Mutual Benefit Association	1900	Woodstock	B. C. Parker	1658	Sick and funeral benefits	"	"
C 81	Bank of British North America, W. & O. Fund	1891	Montreal	J. W. Spears	1657	Insurance against death	"	"
C 91	Bartenders' Benevolent Association	1900	Toronto	H. Tindale	1694	Sick and funeral benefits	"	"
C 162	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	A. Colby	1664	Sick and funeral benefits	"	"
———	Burrow, Stewart and Milne Benefit Society	1911	Hamilton	James S. Fraser	1757	Sick and funeral benefits	Sept. 15	"
C 174	Canada Foundry Co. Employees' Mutual Benefit Society	1890	West Toronto	E. B. Ross	1680	Sick and funeral benefits	July 1	"
C 172	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1895	Woodstock	Thomas Milburn	1717	Sick and funeral benefits	"	"
C 6	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	1701	Insurance against sickness and disability or death	"	"
C 138	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	1677	Insurance against sickness and death	"	"
C 146	Cigarmakers' Union No. 27, Toronto	1869	Toronto	J. Pamphilon	1728	Sick, funeral and out of work benefits	"	"
C 158	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Fred Hough	1744	Sick, funeral and out of work benefits	"	"
C 170	Cigarmakers' Union No. 59, Brantford	1886	Brantford	F. Mather	1745	Sick, funeral and out of work benefits	"	"
C 103	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Mead	1655	Sick and funeral benefits	"	"
C 101	Cockshutt Plow Co. Relief Association	1899	Brantford	Charles E. House	1690	Sick and funeral benefits	"	"
C 55	Commercial Travellers' Association of Canada	1874	Toronto	James Sargant	1673	Insurance against accident and death	"	"
C 57	Commercial Travellers' Mutual Benefit Society of Western Ontario	1885	London	William J. Taylor	1676	Insurance against death	"	"

C 239	Cummer-Dowswell, Limited, Employees' Benefit Society	1911	Hamilton	F. E. A. De Voisey	1707	Sick and funeral benefits	"	"
C 196	Daughters and Maids of England Benevolent Society	1890	Toronto	Leonard G. Cross.	1678	Sick and funeral benefits	"	"
C 95	Dominion Expressman's Sick Benefit Association	1889	Toronto	W. M. Carruthers.	1669	Insurance against sickness and death	"	"
C 108	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordie..	1661	Insurance against sickness and death	"	"
C 238	First Italian Society of Hamilton	1911	Hamilton	Vin. di Girolamo..	1718	Sick and funeral benefits	"	"
C 208	First Roumanian Haavis Achim Society..	1907	Toronto	Samuel Factor...	1691	Sick and funeral benefits	"	"
C 17	Foresters, Canadian Order of	1879	Brantford	J. P. Hoag	1695	Insurance against sickness and death	"	"
C 48	Foresters, Catholic Order of	1883	Chicago	Thos. F. McDonald	1682	Insurance against sickness and death	"	"
C 152	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto	Peter C. Werthner	1719	Sick and funeral benefits	"	"
C 126	Globe Printing Co.'s Employees' Benefit Society	1885	Toronto	T. Jeffery	1734	Sick and funeral benefits	"	"
C 164	Grand Order of Israel David Wolfsohn Friendly Society	1908	Hamilton	H. Sherrin	1692	Sick and funeral benefits	"	"
C 178	Gutta Percha and Rubber Man'fg Co.'s Employees Sick Benefit Society	1900	Toronto	W. Leamon	1653	Sick and funeral benefits	"	"
C 237	Hamilton Firemen's Benefit Fund	1910	Hamilton	Robert Aitchison.	1665	Insurance against sickness and death; also life-time benefits	"	"
C 180	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	Alex. Anderson...	1720	Sick and funeral benefits	"	"
C 77	Hamilton Police Benefit Fund	1891	Hamilton	Thos. H. A. Bettles	1721	Insurance against sickness and death, also life-time benefits	"	"
C 124	Hamilton Rolling Mills' Benefit Society..	1905	Hamilton	A. W. Deans	1738	Sick and funeral benefits	"	"
C 140	Hamilton Steel and Iron Co.'s Employees' Benefit Society	1902	Hamilton	Hugh Paterson...	1696	Sick and funeral benefits	"	"
C 122	Hay & Co.'s Employees' Mutual Benefit Association	1905	Woodstock	W. A. Smith	1722	Sick and funeral benefits	"	"
C 150	Heintzman & Co.'s Employees' Benefit Society	1885	Toronto	T. H. Kirk	1679	Sick and funeral benefits	"	"
C 224	Hibernians, Ancient Order of	1888	Ottawa	Allan J. Tobin....	1746	Insurance against sickness and death	"	"
C 10	Home Circles, Canadian Order	1884	Toronto	J. M. Foster	1686	Insurance against sickness and death also life-time benefits, including endowments	"	"
C 160	Irish Catholic Benevolent Union	1883	Toronto	Thos. J. Byrnes..	1672	Insurance against sickness and death	"	"
C 154	Italian Benevolent Society	1888	Toronto	V. Piccininni	1708	Insurance against sickness and death	"	"
C 190	Italian Workingmen's Association of Ontario	1901	Toronto	G. Passavanti....	1749	Sick and funeral benefits	"	"

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry. Begins 1911.	Term of registry. Ends 1912.
C 99	Karn & Co.'s Employees' Mutual Benefit Association	1900	Woodstock	John Page	1754	Sick and funeral benefits	July 1	June 30
C 40	Knights of the Maccabees	1883	Detroit	L. E. Sisler	1683	Insurance against sickness and death	"	"
C 51	Knights of Pythias, Supreme Lodge	1864	Toronto	Alex. Coulter	1693	Insurance against sickness and death	"	"
C 213	Knights of St. John, Ontario Grand Commandery of the	1893	Toronto	C. A. Connors	1747	Insurance against sickness and death	"	"
C 237	Knights of Malta, Chapter General of Canada	1909	Toronto	Frederick Clark	1729	Insurance against sickness and death	"	"
C 192	La Congregazione della Immacolata Concezione di Maria Santissima	1904	Toronto	M. Perugini	1750	Sick and funeral benefits	"	"
C 148	Ladies' Orange Benevolent Association	1895	Toronto	Kate Cubbon	1752	Sick and funeral benefits	"	"
C 79	London Police Benefit Fund Association	1877	London	James C. Kelly	1739	Insurance against death, also life-time benefits	"	"
C 239	London Sick and Accident Benefit Association	1911	London	C. A. Thompson	1723	Sick Benefits	"	"
C 202	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	W. J. Kissick	1724	Insurance against sickness and death	"	"
C 105	Loyal True Blue Association	1889	Port Perry	Nicholas Ingram	1740	Insurance against sickness and death	"	"
C 112	Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	Thos. Carruthers	1700	Sick and funeral benefits	"	"
C 114	Massey-Harris, Brantford, Relief Associat'n	1885	Brantford	Percy Gregory	1724	Sick and funeral benefits	"	"
C 85	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	A. J. Saunders	1654	Sick and funeral benefits	"	"
C 222	Mozirer Sick Benefit Society	1906	Toronto	Morris Lifshitz	1689	Sick and funeral benefits	"	"
C 198	Mutual Masonic Compact	1871	St. Catharines	Levi Yale	1687	Insurance against death	"	"
C 128	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	C. W, Long	1663	Sick and funeral benefits	"	"
C 218	Nova Radomsk Relief Society	1909	Toronto	Jacob Phillips	1716	Sick and funeral benefits	"	"
C 21	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	1666	Insurance against sickness and death	"	"

C 66	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	1725	Insurance against sickness and death	"	"	"
C 168	Oddfellows, Independent Order of, M. U	1887	Toronto	W. C. Schunek	1709	Insurance against sickness and death	"	"	"
C 14	Oddfellows' Relief Association	1874	Kingston	R. Meek	1656	Insurance against disability or death	"	"	"
C 235	Office Specialty Manufacturing Co., Limited, Employees' Benefit Society	1910	Newmarket	A. A. Smith	1697	Sick and funeral benefits	"	"	"
C 230	Ontario Commercial Travellers Association	1880	London	Alfred Robinson	1698	Mortuary benefits	"	"	"
C 226	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	1730	Sick and funeral benefits	"	"	"
C 71	Orange Grand Lodge of Ontario West	1860	Toronto	W. M. Fitzgerald	1668	Insurance against sickness and death	"	"	"
C 32	Orange Grand Lodge of B. A	1890	Toronto	J. S. Leighton	1684	Insurance against sickness and death	"	"	"
C 176	Ottawa Typographical Union No. 102	1867	Ottawa	Wm. C. Blount	1755	Sick and funeral benefits	"	"	"
C 118	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	1714	Insurance against sickness and death	"	"	"
C 142	Polson Iron Works Benefit Association	1904	Toronto	Geo. P. Beswick	1652	Sick and funeral benefits	"	"	"
C 110	Postal Benefit Association, Toronto	1891	Toronto	J. O'Connor	1659	Insurance against death	"	"	"
C 144	Pride of Israel Sick Benefit Society	1905	Toronto	Joseph Steiner	1675	Sick and funeral benefits	"	"	"
C 35	Royal Arcanum, Supreme Council	1877	Boston	Alfred T. Turner	1710	Insurance against sickness and death	"	"	"
C 44	Royal Templars of Temperance	1884	Hamilton	C. V. Emory, M.D.	1711	Insurance against sickness and death	"	"	"
	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	Mike Serdinsky	1756	Sick and funeral benefits	Sept. 5	"	"
C 238	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	S. Beech	1726	Sick and funeral benefits	July 1	"	"
C 217	Societá AmichevolediFiglil'Italia d'Ottawa	1909	Ottawa	Vicenzo Macri	1706	Sick and funeral benefits	"	"	"
C 60	Société des Artisans Canadiens Francais	1876	Montreal	Henry Roy	1671	Insurance against sickness and death	"	"	"
C 25	Sons of England Benefit Society	1877	Toronto	John W. Carter	1670	Insurance against sickness and death	"	"	"
C 73	Sons and Daughters of Ireland Protestant Association	1890	Toronto	Wm. Hyndman	1651	Insurance against sickness and death	"	"	"
C 29	Sons of Scotland Benevolent Association	1876	Toronto	D. M. Robertson	1727	Insurance against sickness and death	"	"	"
C 215	Sons of Temperance of Ontario, Sick and Funeral Benefit Department	1908	Aurora	J. M. Walton	1702	Sick and funeral benefits	"	"	"
C 210	Sons of Poland Friendly Society	1907	West Toronto	Pawel Bilewicz	1699	Sick and funeral benefits	"	"	"
C 220	St. Albert Friendly Society	1909	Renfrew	Vincent Jonick	1742	Sick and funeral benefits	"	"	"
C 130	St. Boniface Benefit Society	1892	Berlin	Jacob J. Gies	1703	Sick and funeral benefits	"	"	"
C 166	St. Jean Baptiste, Ottawa	1887	Ottawa	J. N. Rattey	1741	Insurance against sickness and death	"	"	"
C 136	St. Joseph Aid Society (Formosa)	1887	Formosa	Math. Weiler	1685	Sick and funeral benefits	"	"	"
C 211	St. Joseph Lithuanian Benefit Society	1908	Toronto	Anthony Morkis	1712	Sick and funeral benefits	"	"	"
C 132	St. Joseph's Mutual Benefit Society of Toronto	1889	Toronto	L. J. Lefebvre	1731	Sick and funeral benefits	"	"	"
C 63	St. Joseph Union of Canada	1863	Ottawa	Charles Leclerc	1735	Insurance against sickness and death	"	"	"
C 206	St. Luke Benefit Society of Amherstburg	1894	Amherstburg	L. Bertrand	1736	Sick and funeral benefits	"	"	"
C 182	Theatrical Mechanical Association	1886	Toronto	W. E. Meredith	1743	Insurance against sickness and death	"	"	"
C 194	Thomas Brothers Relief and Sick Benefit Association	1905	St. Thomas	A. J. Voege	1660	Sick and funeral benefits	"	"	"

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry. Begins 1911.	Term of registry. Ends 1912.
C 156	Toronto Firemen's Benefit Fund	1891	Toronto	R. J. McGowan	1748	Insurance against sickness and death, also lifetime benefits	July 1	June 30
C 184	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	1667	Sick and funeral benefits	"	"
C 200	Toronto Musical Protective Association	1887	Toronto	Jos. Ball	1704	Sick and funeral benefits	"	"
C 75	Toronto Police Benefit Fund	1882	Toronto	David McKinney	1715	Insurance against death, also lifetime benefits	"	"
C 204	Toronto Civic Employees' Benevolent Ass'n	1888	Toronto	S. Deans	1753	Insurance against sickness and death	"	"
C 93	Toronto Railway Employees' Union and Benefit Society	1893	Toronto	W. D. Robins	1713	Sick and funeral benefits	"	"
C 83	Toronto Typographical Union No. 91	1844	Toronto		1688	Sick and funeral benefits	"	"
C 186	United Daughters of Chatham	1855	Chatham	Clara F. Robinson	1751	Sick and funeral benefits	"	"
C 3	United Workmen, Ancient Order of	1879	Toronto	M. D. Carder	1716	Insurance against sickness and death	"	"
C 134	Verity Plow Company Relief Association	1899	Brantford	Chas. Carter	1733	Sick and funeral benefits	"	"
C 188	Victoria Lodge No. 7, Good Samaritans and Daughters of Samaria	1862	Hamilton	Annie Gwyder	1732	Sick and funeral benefits	"	"
C 120	Vittorio Emmanuele III. Society	1902	Toronto	S. Roncone	1673	Sick and funeral benefits	"	"
C 97	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Fred D. Hunt	1662	Sick and funeral benefits	"	"
C 233	Workmen's Circle of Toronto	1910	Toronto	Samuel Shapiro	1681	Sick and funeral benefits	"	"

LOAN CORPORATIONS STATEMENTS

BEING

FINANCIAL STATEMENTS MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND COMPANIES, AND TRUSTS COMPANIES

FOR THE YEAR ENDING

31st DECEMBER, 1910.

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:

Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty

1911.

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WILLIAM BRIGGS,
29-37 Richmond Street West,
TORONTO

To the Honourable JOHN MORISON GIBSON, K.C., LL.D., etc., etc., etc.,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour the Report of the Registrar of Loan Corporations for the Province of Ontario for the year ended 31st December, 1910.

Respectfully submitted,

J. J. FOY,

Attorney-General.

Toronto, 23rd March, 1911.

To THE HONOURABLE J. J. FOY, K.C., M.P.P., ETC.,

Attorney-General,

Toronto.

SIR,—I have the honour to present herewith the thirteenth Report of the Annual Statements made by Loan Companies under the Act (R.S.O., 1897, c. 205). Prefixed to these statements will be found a copy of the official blank form.

The Companies included in the Report are classified (as in the Act) into:

Loan Companies.

Loaning Land Companies.

Trusts Companies.

The Loan Companies forming the first mentioned Class, are further sub-divided into:—

A. Companies having only permanent stock.

B. Companies having withdrawable as well as permanent stock, or having withdrawable stock only.

I have the honour to be, Sir,

Your obedient servant,

WILL J. VALE.

PARLIAMENT BUILDINGS,
Toronto, 22nd March, 1911.

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NOTE

Section 102 of *The Loan Corporations Act* (R.S.O. 1897, c. 205) provides as follows:—

Registrar not to vouch for financial condition or solvency of any corporation.

102.—(1) The Registrar shall not in any initial or renewal certificate of registry or in any other publication, or otherwise, vouch for the solvency or financial standing of any corporation; nor shall the printing of a corporation's statement in the Registrar's report, operate, or be anywise construed as a warranty of solvency.

Misrepresentation.

(2) No corporation shall under penalty of becoming disentitled to registry, circulate, publish, print or make any statement or representation contrary to the intent of this section; and any auditor, officer, servant, employee or agent of the corporation who uses any such contrary statement or representation for the purpose of obtaining or transacting business shall be guilty of an offence, and shall upon summary conviction thereof before any Police or Stipendiary Magistrate or two Justices of the Peace having jurisdiction where the offence was committed be liable as for an offence against section 117 of this Act; and the procedure and penalty prescribed by the said section shall apply in the case of an offence committed against this section.

Penalty.

FORM OF ANNUAL STATEMENTS

SUPPLIED TO LOAN CORPORATIONS FOR PURPOSES OF THIS REPORT.

NOTE.—By comparing with this form the statement actually made by each company and printed within, the fulness and completeness of the company's statement may be tested.

FORM OF ANNUAL STATEMENT.

The following is a copy of the form supplied to each Loan Corporation for purposes of its Annual Statement for the year ending 31st December, 1910:

[The Annual Statement and Duplicate (each duly completed, with its schedules) are to be filed with the Registrar of Loan Corporations for Ontario (Department of Insurance, Parliament Buildings), Toronto, on or before the *first day of March, 1911*, subject to a penalty of $50 for each day of default in filing, as provided by *The Loan Corporations Act*, Section 99. In each of these statements there should be enclosed a certified copy of any statement or statements made by the Directors to the Shareholders during or relating to the year 1910, including a certified copy of the Auditors' Report. Ibid., Secs., 93, 100. Also copies of all notices calling general meetings of the corporation during such year.]

[The above duplicates should be accompanied by a cheque for $5 (filing fee) drawn payable to the Provincial Treasurer of Ontario.]

ANNUAL STATEMENT

Of the condition and affairs of the (Name of Corporation).....of.....
at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of..... .....on the.....
day of.....18... ....

The Head Office of the Corporation is at No.....(Name of Street).....in the (City, Town or Village).....of..... .....in the (Province, State, etc.).....of.....

The Chief Agency for Ontario (if the Corporation's Head Office is elsewhere than in Ontario) is situated at No.....(Name of Street)..... ....Street in the (City, Town, etc.).....of.....
in the Province of Ontario.

The Chief Agent and Attorney for Ontario (if the Corporation's Head Office is elsewhere than in Ontario) is (Name).....and his address is..... .....in the Province of Ontario.

The Board is constituted of.....Directors holding office for the term of.....years.

The Directors and Chief Executive Officers of the Corporation at the 31st December, 1910, were as follows:

Names of Directors and Chief Executive Officers.	Designation of Office.	Address.	Current Term of Office.	
			Began (Date).	Will end (Date).
	President. Vice-President. Directors. Manager. Secretary.			

A. Permanent Capital Stock; Total amount authorized, $ as more particularly set out in Schedule A hereto. Total amount subscribed, $ (Page 7 of this form.)

B. Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Fully Paid.		Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	No.	Amount.	
		$		$		$	
Number and amount in force at 31st December, 1909.....							
" " " issued during 1910...							
Gross total in force at any time in 1910.....							
Deduct as follows:	No. of shares.	Amount.					
Withdrawn and paid off during 1910							
Retired by Corporation during 1910							
Converted into Permanent Stock during 1910.....							
Forfeited and lapsed during 1910.....							
Total deductions.....							
Net total remaining in force at 31st December, 1910.....							

Summary of Terminating or Withdrawable Stock in force 31st December, 1910.

	Total as above.		No. of Shareholders.	Of which there has been credited to loan fund.
Shares Fully Paid Stock at.....$	per Share.....$	on which	Shareholders have paid in $	
Shares "Prepaid" Stock (other than above).....at.....$	per Share.....$	on which	" "	paid $
Shares Instalment Stock (payable by fixed periodical payments at $	per Share.....$	on which	" "	paid $
Totals.....				

Total amount distributed or credited to Terminating or Withdrawable Stock in 1910.

(1) As interest.....$
Rate of such interest, per cent. per annum.....

(2) As dividends out of profits.....$
Rate or rates per cent. of such dividends..... .....

BALANCE SHEET AS AT 31st DECEMBER, 1910.

DR. CAPITAL AND LIABILITIES.

Item No.	CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).	$	c.	$	c.
	*A.—Permanent Capital Stock or Shares.				
1.	(a) Ordinary Joint Stock Capital, fully called: Total called, $.....Total paid thereon				
2.	(b) Ordinary Joint Stock Capital, ..% called: Total called, $..... Total paid thereon				
3.	(c) Ordinary Joint Stock Capital, ...% called: Total called, $..... Total paid thereon				
	(cc) Joint Stock Capital paid in advance of calls†				
4.	(d) Dividends declared in respect of (1), (2) or (3), but not yet paid.....				
5.	(e) Unappropriated profits in respect of (1), (2) or (3)				
6.	(f) Reserve Fund in respect of (1), (2) or (3)				
7.	(g) Contingent Fund in respect of (1), (2) or (3)				
8.	(h) Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, $.... on which has been paid				
9.	(i) Dividends declared on (8), but not yet paid				
10.	(j) Unappropriated profits on (8)				
11.	(k) Reserve Fund in respect of (8)				
12.	(l) Contingent Fund in respect of (8)				
13.	(m) Instalments or premiums on (8), paid in advance †				
	NOTE.—Liabilities reported in 1909 under A, but written off in 1910 (not extended), $.....				
	B.—Terminating Capital Stock or Shares.				
14.	(a) Fully paid stock, less shown in (24): Total in force....shares at $.... per share carried to Loan Fund				
15.	(b) Profits or accrued interest on (14), less shown in (25) and credited or appropriated but not yet paid				
16.	(c) Profits or accrued interest on (14), less shown in (25), and not credited or appropriated				
17.	(d) Prepaid Stock, less shown in (24): Total in force....shares at $....per share, on which has been paid into Loan Fund				
18.	(e) Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid				
19.	(f) Profits or accrued interest on (17), less shown in (25), and not credited or appropriated				
20.	(g) Instalment Stock, less shown in (24): Total issue now in force....shares at $....per share, on which has been paid in all $.....of which sum there has been paid into the Loan Fund				
21.	(h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid.....				
22.	(i) Profits or accrued interest on (20), less shown in (25), and not credited or appropriated				
23.	(j) Instalments or premiums paid on (20). in advance †.....				
	NOTE.—Liabilities reported in 1909 under B, but written off in 1910 (not extended), $.....				
24. 25.	Liability in respect of Terminating Stock or Shares (Fully paid, Prepaid or Instalment), other than shown in (14), (17) and (20), as to which the Corporation has received notice of withdrawal, but at 31st December, 1910, has not been paid off, viz.:				
24.	Principal sum due by Corporation				
25.	Interest, Profits or Dividends due by Corporation				
	C.—Liabilities to Stockholders or Shareholders other than as shown under A or B, viz.:				
26.	.....				
	LIABILITIES TO THE PUBLIC.				
27.	Deposits (including unclaimed deposits). Right reserved to require 30 days' notice of any withdrawal				
28.	Interest on deposits, due or accrued, or capitalized				
	(a) Interest due or accrued on 3 (cc); or on 13 (m); or on 23 (j)				
29.	Debentures issued in Canada				
30.	Interest due and accrued on (29)				
31.	Debentures issued elsewhere than in Canada				
32.	Interest due and accrued on (31)				
33.	Debenture Stock issued in Canada				
34.	Interest due and accrued on (33)				
35.	Debenture Stock issued elsewhere than in Canada				
36.	Interest due and accrued on (35).....				
37.	Owing to Banks (including interest due or accrued)				
38.	Due on Bills payable other than (37), including interest due or accrued.....				
39.	Due on Loans in process of completion or to pay assumed mortgages.....				
40.	Other liabilities to the public, viz.:				
41.	(a)				
42.	(b)				
43.	(c)				
	Total actual liabilities				

N.B.—Section I. (showing liabilities for which the Corporation is absolutely liable) is to be balanced independently of Section II. (which shows contingent liabilities).

BALANCE SHEET AS AT 31ST DECEMBER, 1910.—*Continued.*

DR.—*Continued.*

		$	c.	$	c.
	CONTINGENT LIABILITIES.				
44.	Claims against the Corporation not acknowledged as debts, viz.:				
45.	(a)				
46.	(b)				
47.	(c)				
48.	Money for which the Corporation is contingently liable, viz.:				
49.	(a) Principal guaranteed				
50.	(b) Interest guaranteed				
51.	(c) Trust Funds invested, but not guaranteed:				
52.	1. Principal				
53.	2. Interest				
54.	(d) Trust Funds uninvested, not bearing interest and not guaranteed....				
55.	(e) Other contingent liabilities				
	Total Contingent Liabilities				
	NOTE.—Contingent liabilities reported in 1909, but written off in 1910 (not extended).				
	Gross Total Liabilities, Actual and Contingent				

* Increase or decrease of authorized Permanent Capital Stock in 1910 .....
Authority for said increase or decrease .....
† Under what authority, and upon what terms have such advances been received by Company? Ans.....

CR.

	I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.	$	c.	$	c.
	A. Immovable Property Owned Beneficially by the Corporation:				
Item No.					
1.	(a) Office premises situated as follows:				
2.	(I) At .....held in freehold.....				
3.	(II) At .....held in hold.....				
4.	(III) At .....held in hold.....				
5.	(b) Freehold land (including buildings) other than foregoing *.....				
6.	(c) Leasehold land (including buildings) other than foregoing *				
7.	(d)				
8.	(e)				
	B. Debts secured by Mortgages of Land.				
9.	(a) Debts (other than item 10) secured by mortgages of land				
10.	(b) Debts secured by mortgaged land held for sale †.....				
	(bb) Debts secured by land held by the Company as Mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable				
11.	(c) Interest due or accrued on items 9 and 10, and not included therein †..				
12.	(d) Of the debts mentioned in items 9, 10 and 11, the sum of $..... is due by directors or officers of the Corporation (not extended), $....				
	C. Debts not above enumerated, for which the Corporation holds securities, as follows:				
13.	(a) Debts secured by accepted Bills of Exchange				
14.	(b) Debts secured by Municipal Bonds or Debentures				
15.	(c) Debts secured by Public School Debentures				
16.	(d) Debts secured by Loan Corporations' Debentures				
17.	(e) Debts secured by Dominion Government Stock or Bonds.....				
18.	(f) Debts secured by Stock or Bonds of any of the Provinces of Canada.....				
19.	(g) Debts secured by Stock or Bonds of other Governments				
20.	(h) Debts secured only by Permanent Stock or Shares of the Corporation‡..				
21.	(i) Debts secured only by Terminating Stock or shares of the Corporation..				
22.	(j) Debts secured by } Particulars given in Schedule I., page 5b. {				
23.	(k) Debts secured by } {				
24.	(l) Debts secured by } {				
25.	(m) Debts secured by } {				
26.	(n) Interest due or accrued on items 14 to 25, and not included therein.....				
	D. Unsecured Debts.				
27.	(a)				
28.	(b)				
29.	(c)				
30.	(d) Interest due or accrued on items 27 to 29, and not included therein....				

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

OR.—Continued.

	$	c.	$	c.
I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.—*Con.*				
E. Cash.				
31. (a) On hand				
32. (b) In bank as follows :—				
33. (I) In the.....Bank at				
34. (II) In the.....Bank at				
35. (III) In the.....Bank at				
36. (IV) In the.....Bank at				
F. Assets not herein before mentioned.				
37. (a) .... 38. (b) .... 39. (c) ..... 40. (d) ..... 41. (e) ..... 42. (f) ..... } Particulars given in Schedule I, p. 5b				
Total of assets owned beneficially by Corporation				
NOTE.—Assets reported in 1909, but written off in 1910 (not extended) $.....				
N.B.—Section I. (containing assets of which the Corporation is beneficial owner) is to be balanced independently of Section II. (containing assets not so owned).				
II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.				
A. As Guarantor				
(a) Mortgage securities :—				
43. (I) Principal.....				
44. (II) Interest due and accrued.....				
(b) Other securities :—				
45. (I) Principal.				
46. (II) Interest due and accrued.....				
B. As Trustee, Representative, Guardian or Agent (without Guarantee).				
(a) Mortgage securities :—				
47. (I) Principal.....				
48. (II) Interest due and accrued.....				
(b) Other securities :—				
49. (I) Principal.....				
50. (II) Interest due and accrued.....				
51. (c) Unsecured debts.....				
52. (d) Uninvested Trust Funds				
Total Assets II.....				
NOTE.—Assets reported in 1909, but written off in 1910 (not extended) $.....				
Gross Total of Assets I and II				

* Embracing properties vested in the Company by foreclosure, or by conveyance, or under quit-claim deed.

† Including rent of properties held under power of sale.

‡ As to limit of such loans, see Loan Corp. Act, R.S.O. 1897, c. 205, s. 19 (2), as construed by 3 Edw. VII., c. 16, s. 1

CASH ACCOUNT.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Item No.	1.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.	Amount carried to earnings, maintenance, or contingent account. (Column 1.)		Amount carried to Capital Account. Terminating Capital. (Column 2.)		Permanent Capital, including Reserve. (Column 3).		Total. (Column 4).	
	A.—Balances from 31st December, 1909.	$	c.	$	c.	$	c.	$	c.
1.	(a) Capital Account								
	(b) Cash (not already shown under (t))								
2.	(i) On hand								
3.	(ii) In bank								
	B.—Sums received Wholly or Partly on Capital Stock.								
4.	(a) Calls on Joint Stock Permanent Capital								
	(aa) Joint Stock Capital received in advance of calls*								
5.	(b) Premiums on (4)								
6.	(c) Sales of fully paid Building Society Stock								
7.	(d) Sales of prepaid Building Society Stock								
8.	(e) Dues on Instalment Building Society Stock								
9.	(f) Premiums on (6), (7) and (8)								
	C.—Receipts on Account of Investments, Loans or Debts.								
	(a) On Mortgages of Realty :								
10.	(i) Principal								
11.	(ii) Interest								
	(b) On other securities :								
12.	(i) Principal								
13.	(ii) Interest or dividends								
	(c) Unsecured debts								
14.	(i) Principal								
15.	(ii) Interest								
	D.—Receipts from Real Estate Owned Beneficially by Corporation.								
16.	(a) Sales (not included in any of the foregoing items)								
17.	(b) Rents †								
	E.—Miscellaneous.								
18.	(a) Commission, Brokerage (or Remuneration as Corporate Agents, Trustees, etc.)								
19.	(b) Premium or Bonus on Loans								
20.	(c) Membership or Entry Fees (being income of Corporation)								
21.	(d) Fines								
22.	(e) Forfeiture or Lapses. (Extend into Column 1)								
23.	(f) Revivals of Terminating Stock. (Extend into Column 2)								
24.	(g) Conversion of Terminating Stock into Permanent Stock. (Extend into Column 3)								
	F.—Borrowed Money.								
25.	(a) Bank or other advances, discounts or overdrafts								
26.	(b) Borrowed by taking deposits								
27.	(c) Borrowed on Debentures								
28.	(d) Borrowed on Debenture Stock								
29.	(e) Borrowed otherwise, viz. :—								
	G.—Receipts from Other Sources, viz. :								
30.	(a)								
	(b)								
	(c)								
	Totals								

* Under what authority and upon what terms have such advances been received by company ?

Ans.....

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1910.—*Continued.*

N.B.—Section I. (showing cash received by the Corporation for its own use) is to be balanced independently of Section II. (showing cash received as corporate trustee, etc.)

II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT, IN TRUST.

Item No.		Amount carried to earnings, maintenance or contingent account. $ c.	Carried to Capital Account. $ c.	Total. $ c.
	A.—Balance from 31st December, 1909.			
31.	(a) Capital Account			
	(b) Cash (not included in 31)			
32.	(i) On hand			
33.	(ii) In bank			
	B.—Received on Account of Investments, Loans or Debts:—			
34.	(a) On Mortgages: Principal, $..... Interest, $.....			
35.	(b) On other securities: Principal, $..... Interest, $.....			
36.	(c) On Unsecured Debts: Principal, $..... Interest, $.....			
	C.—Receipts from Real Estate.			
37.	(a) Sales (not included in foregoing items)			
38.	(b) Rents †			
	D.—Receipts from Other Sources, viz.:			
39.	(a)			
40.	(b)			
41.	(c)			
	Totals			

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

CASH ACCOUNT.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1910.

Item No.	I.—EXPENDED ON CORPORATION ACCOUNT.	Amount carried to earnings, maintenance or contingent account. (Column 1.)		Amount carried to Capital Account. Terminating Capital. (Column 2.)		Amount carried to Capital Account. Permanent Capital, including Reserve. (Column 3.)		Total. (Column 4.)	
		$	c.	$	c.	$	c.	$	c.
	A.—Sums Loaned or Invested on Capital Account.								
1.	(a) Loaned on Mortgages of Realty (including item 7 (e) if no separate account therefor)								
	(b) Loaned on or invested in other Securities, viz.:								
2.	(i)								
3.	(ii)								
4.	(iii)								
5.	(iv)								
6.	(c) Real Estate purchased								
7.	(d) Incumbrance on Realty paid off								
	(e) Insurance or taxes advanced on property mortgaged to the Corporation								
	B.—Expended on Stock Account.								
8.	Dividends paid on Permanent Stock. (Extend into Col. 1).— (a) Interest paid on Joint Stock Capital received in advance of calls. (Extend into Column 1)								
9.	Dividends paid on Terminating Stock. (Extend into Col. 1)								
10.	Interest paid on Terminating Stock. (Extend into Col. 1)								
11.	Paid for Terminating Stock withdrawn. (Extend into Col. 1 or 2 or divide between 1 and 2 as the case may be)								
12.	Paid for Terminating Stock matured. (Extend as in 11).								
13.	Profits paid on (11) and (12). (Extend as in 11)								
14.	Paid for Terminating Stock retired. (Extend into Col. 2).								
15.	Terminating Stock forfeited or lapsed. (Extend into Col. 2)								
16.	Terminating Stock converted into Permanent. (Extend into Column 2)								
17.	Terminating Stock revived. (Extend into Col. 1)								
	C.—Borrowed money (other than foregoing) or interest thereon Paid, viz.:								
18.	(a) Bank Account (Principal and Interest)								
19.	(b) Deposits Principal, $.....Interest, $....								
20.	(c) Debentures issued in Canada: Principal, $.....Interest, $....								
21.	(d) Debentures issued elsewhere: Principal, $....Interest, $								
22.	(e) Debenture Stock issued in Canada: Principal, $..... Interest, $								
23.	(f) Debenture Stock issued elsewhere: Principal, $..... Interest, $								
24.	(g) Guarantees paid: Principal, $.....Interest, $.....								
	D.—Management Expenses (other than foregoing):								
25.	(a) Salaries, Wages and Fees								
26.	(b) Commission or Brokerage								
27.	(c) Advances to Agents								
28.	(d) Stationery, Postage, Printing and Advertising								
29.	(e) Law Costs								
30.	(f) Fuel, Rent, Taxes (other than in 7 and 32) and Rates.								
31.	(g) Travelling Expenses								
32.	(h) Registration Fees								
33.	(i) Other Management Expenditure								
	E.—Other Expenditures, viz.:								
34.	(a)								
35.	(b)								
36.	(c)								
	F.—Balance.	$	c.						
37.	(a) Cash on hand								
	(b) Cash in various banks as follows:								
38.	(i)								
39.	(ii)								
40.	(iii)								
41.	(iv)								
	Totals								

N.B.—Section I. (showing cash paid by the Corporation for its own debts) is to be balanced independently of Section II. (showing cash paid as Corporate Trustees, etc.)

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1910.—*Continued.*

Item No.	II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.	Amount carried to earnings, maintenance or contingent account. $	c.	Amount carried to capital account. $	c.	Total. $	c.
	A.—Loaned or invested on Capital Account.						
42.	(a) Loaned on Mortgages of Realty						
	(b) Loaned or invested on, or in other securities, viz.:						
43.	(i)						
44.	(ii)						
45.	(iii)						
46.	(iv)						
47.	(a) Real Estate purchased						
	(b) Incumbrances on Realty paid off, viz.:						
48.	(i) Principal						
49.	(ii) Interest						
	B.—Other Expenditures.						
50.	(a) Commission or Remuneration paid for Management of Estate, Trust or Agency (including item 26)						
51.	(b) Rent, Taxes and Rates						
52.	(c) Debts or obligations wholly or partly paid: Principal, $.....Interest, $						
53.	(d)						
	C.—Balance.	$	c.				
54.	(a) Cash on hand						
	(b) Cash in various banks, as follows:						
55.	(i)						
56.	(ii)						
57.	(iii)						
	Totals						

SCHEDULE I.

PARTICULARS OF CERTAIN ASSETS. (Supra p. 3.)

Assets (Items No. 22 to 25; and No. 37 to 42).

Miscellaneous Statement for the year ending 31st December, 1910.

	$	c.
1. Amount of Debentures maturing in 1911: Issued in Canada, $..... Issued elsewhere, $.....		
2. Amount of other existing obligations which will mature in 1911, $.....		
3. Amount of Securities held by the Corporation which will mature and become payable to the Corporation in 1911, $.....		
4. Average rate of interest per annum paid by the Corporation during 1910 on deposits.....on debentures.....on debenture stock.....		
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) on mortgages of realty, (*b*) on other securities: (*i*) Owned beneficially by the Corporation (*a*)..... (*b*)..... (*ii*) Not owned beneficially (*a*)..... (*b*).....		
6. Of the mortgages owned beneficially by the Corporation, $..... is on realty situate in Ontario, and $..... is on realty situate elsewhere.....		
7. Of the mortgages not owned beneficially by the Corporation, $..... is on realty situate in Ontario, and $..... is on realty situate elsewhere.		
8. Loans written off or transferred to real estate account during 1910, (*i*) funds or securities owned beneficially, $..... (*ii*) not so owned, $.....		
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910: (*i*) Owned beneficially, No..... Amount, $..... (*ii*) Not so owned, No..... Amount, $.....		
10. Aggregate market value of land mortgaged to the Corporation: (*i*) Mortgages owned beneficially..... (*ii*) Not so owned.....		
11. How often are the securities held by the Corporation valued?		
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively		
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies?		
13. Date when the accounts of the Corporation were last audited?		
14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed). For 1910: ..... For 1911:		
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively?		
16. What is the date appointed for the Annual Meeting? ..... Date of last Annual Meeting?		
17. Special General Meetings held in 1910: Dates		

County of

We, , President, and , Secretary, of the Loan Corporation known as severally make oath and say, and each for himself says, that we are the above described officers of the above Corporation, and that we have each of us individually the means of verifying the correctness of the Statement within and above contained of the affairs of the said Corporation, and that on the 31st December, 1910, the issues and holdings of the Capital Stock of the said Corporation were as shown on the Schedule "A" hereto annexed, also that all the within described assets were the absolute property of the said Corporation, free and clear from any liens or claims thereon, except as hereinbefore stated, and we are satisfied that the said Statement, with the schedules and explanations herein contained and hereunto annexed, are a full and correct exhibit of all the liabilities and assets, and of the income and expenditure, and of the general condition and affairs of the said Corporation on the 31st day of December, 1910, and for the year ending on that day; also that the said Statement was on the day of 191 , at a meeting of the Board of Directors of the said Corporation, held on that day, considered by the said Board, and was, by a Resolution duly passed in that behalf, adopted as the Statement of the said Board, a certified copy of which Resolution is hereinbelow indorsed.

Sworn before me at the
in the County of
this day of
A.D. 1911.

.....*President.*

.....*Secretary.*

.....

.....

CERTIFIED COPY OF RESOLUTION.

Referred to in Foregoing Affidavit.—6 Edw. VII., Chap. 19, S. 29 (5).

I, undersigned, the.....of the ..... hereby certify that at a meeting of the Board of Directors of the said Corporation held at ..... on the ..... day of .....19.... the following Resolution was passed (pursuant to the statute in that behalf) adopting the Statement within and above made as the Statement of the said Board.

Moved by ....., seconded by ..... and *Resolved* that the Statement of the Company for the year ending the thirty-first day of December, made to the Registrar of Loan Corporations and to be verified by the affidavit of ..... as President, and ..... as Secretary of the said Company ..... be and the same is this ..... day of ..... adopted as the Statement of the Board of Directors of the said Company pursuant to the enactment in that behalf of the Province of Ontario, 6 Edw. VII., Chap. 19, S. 29 (5).

.....

.....

Attach to this Annual Statement a certified copy of each notice calling a General Meeting of the Corporation during the year ending 31st December, 1910, and a certified copy of the Statement or Statements furnished to Shareholders during or relating to the said year; also a certified copy of Auditors' Report—*Loan Corporations Act*, sections 92, 93 and 100.

AGRICULTURAL SAVINGS AND LOAN COMPANY.

Head Office, London, Ont.

Constating Instruments.

1872. Declaration of the Agricultural Investment Society and Savings Bank, under Consolidated Statutes of Upper Canada (1859), chap. 53, filed with the Clerk of the Peace for the County of Middlesex, Ontario, May 3rd, 1872.

1873. Instrument amalgamating the Society (under the above name) with the London Freehold and Leasehold Land Benefit Building Society, and with the London Union Savings, Loan and Permanent Investment Society; filed in above office, April, 1873.

1877. July 23. Order-in-Council, Canada, changing corporate name to Agricultural Savings and Loan Company.

1877. July 28. Order-in-Council, Ontario, making same change of corporate name.

Lending and borrowing powers. Derived from the successive Public General Acts of the Province; Consolidated Statutes of Upper Canada, chap. 53; R.S.O. 1877, c. 164; R.S.O. 1887, c. 169; R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the Agricultural Savings and Loan Company of London, Ont., at the 31st day of December, 1910, and for the year ending on that day, made to the registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 109 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:—

W. J. Reid, President, London, Ont.;	17th February, 1910;	16th February, 1911.
Thomas Beattie, M.P., Vice-President, London;	"	"
Thomas H. Smallman, Director, London;	"	"
Moses Masuret, Director, London;	"	"
T. P. McCormick, Director, London;	"	"
C. P. Butler, Manager-Secretary, London;	"	"

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $630,200, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description of Stock.	No. of Shares.	Par value of Shares.	Total amount issued and subsisting at 31st December, 1910.	Total amount of actual payments thereon.
		$ c.	$ c.	$ c.
1. Fully called stock	12,604	50 00	630,200 00	630,200 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*)	Ordinary joint stock capital fully called; total called, $; total paid thereon	$630,200 00	
4. (*d*)	Dividends declared in respect of (1), but not yet paid	18,906 00	
5. (*e*)	Unappropriated profits in respect of (1)	7,122 47	
6. (*f*)	Reserve fund in respect of (1)	365,000 00	
			$1,021,228 47

Liabilities to the Public.

27.	Deposits (including Unclaimed Deposits), right reserved to require 30 days' notice of any withdrawal	$511,580 37	
29.	Debentures payable in Canada	761,273 90	
30.	Interest due and accrued on (29)	11,053 07	
31.	Debentures payable elsewhere than in Canada	189,994 36	
32.	Interest due and accrued on (31)	1,087 21	
39.	Due on loans in process of completion or to pay assumed mortgages	3,751 01	
40.	Other liabilities to the public, viz.:		
41. (*a*)	Auditors, English Agents, etc.	1,670 46	
			1,480,410 38
	Total liabilities		$2,501,638 85

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*)	Office premises situate as follows: (i) At London, held in freehold	$29,000 00	
5. (*b*)	Freehold land (including buildings) other than foregoing	8,920 00	
			$37,920 00

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$2,356,188 34	
			2,356,188 34

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	$1,450 00	
22. (*j*)	Debts secured by bonds of City Gas Company of London, Ontario	40,000 00	
26. (*n*)	Interest due or accrued on items 20 and 22 and not included therein	1,068 86	
			42,518 86

BALANCE SHEET.—Continued.

Assets.—Continued.

E.—Cash.

31.	(*a*) On hand	$4,720 61	
32.	(*b*) In bank in Canada	49,043 81	
	In bank in England	5,204 23	
			$58,968 65

F.—Assets not hereinbefore mentioned.

37.	(*a*) Rents accrued	$443 00	
38.	(*b*) Stocks	5,600 00	
			6,043 00
	Total assets		$2,501,638 85

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

		(Col. 1.)	(Col. 4.)
	(*b*) Cash not already shown under (1):		
2.	(i) On hand	$3,325 42	
3.	(ii) In bank	108,268 01	
			$111,593 43

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	$380,913 98	
11.	(ii) Interest	132,216 71	
			513,130 69
	(*b*) On other securities:		
12.	(i) Principal (loan on stock)	$100 00	
13.	(ii) Interest or dividends	3,163 41	
			3,263 41

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(*b*) Rents	$4,540 31	
			4,540 31

E.—Miscellaneous.

18.	(*a*) Commission refunded and sundry special receipts	$622 55	
			622 55

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	$845,632 25	
27.	(*c*) Borrowed on debentures	262,980 54	
			1,108,612 79

G.—Receipts from other sources.

30.	Bank interest	$1,981 33	
			1,981 33
	Total		$1,743,744 51

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$436,261 45	
	(*b*) Loaned or invested in other securities:		
2.	(*i*) Loan on stock	450 00	
3.	(*ii*) Expenditures on real estate owned by Company	1,173 62	
7.	(*d*) Incumbrances on realty paid off, assumed mortgages.	4,456 50	
			$442,341 57

B.—Expended on Stock Account.

8.	Dividends on permanent stock	$37,812 00	
			37,812 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19.	(*b*) Deposits: Principal, $869,161.13; interest, $414.28	$869,575 41	
20.	(*c*) Debentures payable in Canada: Principal, $217,415.00; interest, $32,443.14	249,858 14	
21.	(*d*) Debentures payable elsewhere: Principal, $56,939.97; interest, $8,834.02	65,773 99	
			1,185,207 54

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	$8,329 01	
26.	(*b*) Commission for brokerage	5,591 11	
28.	(*d*) Stationery, postage, printing and advertising	1,677 33	
29.	(*e*) Law costs	140 41	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates.	2,031 71	
31.	(*g*) Travelling expenses	1,172 20	
32.	(*h*) Registration fee	155 00	
			19,096 77

E.—Other Expenditures, viz.:

34.	(*a*) Repairs to Company's building	$317 30	
35.	(*b*) Loss on real estate	68	
			317 98

F.—Balance.

37.	(*a*) Cash on hand and in banks	58,968 65
	Totals	$1,743,744 51

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued and payable in Canada, $315,654.90; Issued and payable elsewhere, $31,828.00.
2. Amount of other existing obligations which will mature in 1911. Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $310,405.00.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.439%; on debentures, 4.344%.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.038%; (*b*) 5.758%.

6. Of the mortgages owned beneficially by the Corporation, $2,356,188.34 is on realty situate in Ontario, and nil on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation. None on realty situate in Ontario and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 8; amount, $11,998.37.
   (ii) Not so owned, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $5,110,609.00.
   (ii) Not so owned. None.
11. How often are the securities held by the Corporation valued? Re-inspected as they mature.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $10,000; Accountant-Teller, $10,000; Ledger-keeper, $2,000; Inspector, $2,000.
   (*b*) Are the said bonds executed by private sureties or by guarantee companies? Guarantee company bonds.
13. Date when the accounts of the Corporation were last audited? Quarter ending 31st December, 1910.
14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
   For 1910: F. G. Jewell, C.A., and Andrew Dale.
   For 1911: F. G. Jewell, C.A., and Andrew Dale.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January and 2nd July, at rate of 6% per annum.
16. What is the date appointed for the Annual Meeting? 16th February, 1911. Date of last Annual Meeting? 17th February, 1910.
17. Special General Meetings held in 1910: Dates, none.

THE BRITISH CANADIAN LOAN AND INVESTMENT COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Constating Instruments.

Incorporated on 12th April, 1876, by Special Act of Canada, 39 V. c. 57, which was amended by 40 V. (1877), c 76 (D); and by 50-51 V. c. 110 (D).

Under the special Act of the Dominion of Canada, 6 Edw. VII. (1906), chap. 65, the directors were empowered to collect, get in, dispose of, and realize all the assets of the Company, and to wind up the business of the Company (sec. 1).

By section 4 the directors were further empowered (after the debts of the Company had been paid off or provided for) to distribute the remaining moneys ratably among the shareholders of the Company according to the amounts duly paid up on the then outstanding and existing shares of the capital stock held by shareholders respectively, and to take releases, surrenders and transfers of such shares.

Annual Statement

Of the condition and affairs of the British Canadian Loan and Investment Company (Limited), of Toronto, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 410 Traders' Bank Building, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Sir Henry M. Pellatt, President, Toronto.	2nd February, 1910.	1st February, 1911.
Norman Macrae, Vice-President, Toronto.	"	"
Reginald Pellatt, Director, Toronto.	"	"
W. J. Rooney, Director, Toronto.	"	"
G. F. Morrison, Director, Toronto.	"	"
P. G. Davies, Director, Toronto.	"	"
R. A. Nevitt, Director, Toronto.	"	"
W. J. Rooney, Manager-Secretary, Toronto.		

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $2,000,000.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.

Description.	No. of Shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	*$	$
1. 20 per cent.....	20,000	100	2,000,000		
Total.....	20,000		2,000,000		

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

*The paid up capital of the Company was $398,581.87, which was repaid to the shareholders under authority of an Act of Parliament of Canada, 6 Edward VII., Chapter 65.

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
5. (*e*) Unappropriated profits	$7,114 81	
Liabilities to the Public. None.		
Total		$7,114 81

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$6,933 51	
11. (*c*) Interest due or accrued on item 9, not included therein	88 92	
		$7,022 43
D.—Unsecured Debts.		
27. (*a*) Disbursements repayable by borrowers		86 66
E.—Cash.		
32.. (*b*) In banks:		
In Canada	$4 53	
In Britain	1 19	
		5 72
Total assets		$7,114 81

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1909.		
3. (ii) In bank	$94 89	
		$94 89
C.—Receipts on account of Investments, Loans or Debts.		
(*a*) On mortgages of realty:		
0. (i) Principal	$500 00	
.1. (ii) Interest	309 87	
		809 87
G.—Receipts from other sources.		
0. (*a*) Disbursements repaid by Mortgagors	$281 26	
(*b*) Interest allowed by banks	48	
(*c*) Received on judgment	209 57	
(*d*) Interest overpaid	1 25	
		492 56
Total		$1,397 32

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

D.—Management Expenses (other than foregoing).

28. (*d*) Stationery, postage, printing and advertising	$3 72		
29. (*e*) Law costs	6 10		
32. (*h*) Registration fees	30 00		
			$39 82

E.—Other Expenditure, viz.:

34. (*a*) Disbursements made on behalf of mortgagors	$300 53		
35. (*b*) Paid to shareholders on account of bonus.....	1,050 00		
36. (*c*) Interest overpaid returned	1 25		
			1,351 78

F.—Balance.

37. (*a*) Cash in banks	5 72
Total	$1,397 32

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1911. None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $5,668.85.
4. Average rate of interest per annum paid by the Corporation during 1910: On depcsits, none taken; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) about 5 %; (*b*) none.
   (ii) Not owned beneficially: (*a*) none.
7. Of the mortgages not owned beneficially by the Corporation none on realty situate in Ontario, and none on realty situate elsewhere. All owned beneficially.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially. None.
   (ii) Not so owned. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially. None.
   (ii) No so owned. None.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, estimated, $12,200.
11. How often are the securities held by the Corporation valued? At end of Company's financial year.
12. Specify the officers of the Corporation who are under bond, and for what sum respectively. None.
13. Date when the accounts of the Corporation were last audited. 31st December, 1910.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: Sydney H. Jones, Toronto, Ont.
   For 1911: Not yet appointed.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? No dividend paid in 1910.
16. What is the date appointed for the Annual Meeting? 1st February, 1911. Date of last Annual Meeting? 2nd February, 1910.
17. Special General Meetings held in 1910: Dates, none.

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

Head Office, Stratford, Ontario.

Constating Instruments.

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. 1897, c. 205.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statute.

Annual Statement

Of the condition and affairs of The British Mortgage Loan Company of Ontario at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 27 Downie Street in the City of Stratford, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

John McMillan, President, Stratford; 1st July, 1908; 26th January, 1911
John Brown, Vice-President, Stratford; " "
John Waldron Scott, Director, Listowel; 5th October, 1877; "
Herbert M. Johnson, Director, Stratford; 8th June, 1898; "
James Trow, Director, Stratford; 5th December, 1904; "
Robert Morton, Director, Hamilton; 18th December, 1899; "
Hon. Nelson Monteith, Director, Fairview; 1st July, 1908; "
Thos. Ballantyne, Director, Stratford; 5th December, 1910; "
William Buckingham, Manager and Secretary, Stratford; 26th December, 1877, undetermined.

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $450,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd June, 1902. Rate Balance due and unpaid.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Fully called	4,500	100	450,000	447,530 00	2,470 00
Totals..... ..	4,500	100	450.000	447,530 00	2,470 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*)	Ordinary joint stock capital fully called; total called, $450,000; total paid thereon	$447,530 00	
4. (*d*)	Dividends declared in respect of (1), but not yet paid	15,663 55	
5. (*e*)	Unappropriated profits in respect of (1)	9,847 14	
6. (*f*)	Reserve fund in respect of (1)	230,000 00	
			$703,040 69

Liabilities to the Public.

27.	Deposits (including all interest to 31st December, 1910, capitalized), right reserved to require 30 days' notice of any withdrawal	$637,273 65	
29.	Debentures issued in Canada	276,116 00	
30.	Interest due and accrued on (29)	11,825 00	
			925,214 65
	Total liabilities		$1,628,255 34

Cr. Assets.

I.—Assets of which the Corporation is Beneficial Owner.

A.—Immovable Property owned Beneficially by Corporation.

1. (*a*) 2.	Office premises situate as follows: (i) At Stratford, held in freehold	$7,000 00

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land	1,595,475 00

E.—Cash.

32.	In bank	$25,780 34
	Total assets	$1,628,255 34

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December 1909.

		(Col. 1.)	Total (Col. 4.)
1. (*b*) 3.	Cash (not already shown under (1): (ii) In bank		$43,896 09

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	B.—Sums received Wholly or Partly on Capital Stock.		
4.	(*a*) Calls on joint stock permanent capital		$420 00
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:—		
10.	(i) Principal and interest	386,134 51	
11.	(ii) General interest and interest on bank balances	2,318 22	
	(*b*) On other securities:—		
12.	(1) Principal and interest (loans on Company's stock)	8,760 00	
			397,212 73
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits, including interest to 31st December, 1910, capitalized	$585,262 04	
27.	(*c*) Borrowed on debentures, including interest accrued to 31st December, 1910	125,588 00	
			710,850 04
	Total		$1,152,378 86

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
		(Col. 1.)	(Col. 4.)
1.	(*a*) Loaned on mortgage or realty (including item 7)	$455,864 85	
			$455,864 85
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	31,308 25	
			31,308 25
	C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:—		
19.	(*b*) Deposits: Principal, $539,341.67; interest, $22,464.62	$561,806 29	
20.	(*c*) Debentures issued in Canada: Principal, $57,524.12; interest, $10,132.95	67,657 07	
			629,463 36
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$5,433 00	
26.	(*b*) Commission or brokerage	2,784 55	
28.	(*d*) Stationery, postage, printing and advertising	383 24	
29.	(*e*) Law costs	9 30	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	521 49	
31.	(*g*) Travelling expenses	5 50	
32.	(*h*) Registration fees	140 00	
33.	(*i*) Other management expenditure	134 98	
			9,412 06

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

E.—Other Expenditures, viz.—		
34. (*a*) Vote of shareholders to President, $200; Vice-President, $150; and Manager, $200	$550 00	550 00
F.—Balance.		
37. (*b*) Cash in bank		$25,780 34
Totals		$1,152,378 86

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $81,295.00; Issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1911, nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $146,730.00.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.59%; on debentures, 4%; on debenture stock, none issued.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5.63%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) nil; (*b*) nil.
6. Of the mortgages owned beneficially by the Corporation, $1,595,475 is on realty situate in Ontario, and none on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 3; amount, $8,031.83
   (ii) Not so owned, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $2,862,912.00.
11. How often are the securities held by the Corporation valued? Always yearly, sometimes oftener.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? The Manager for $10,000.00. The only other officer is the Accountant, and the Manager is responsible for his fidelity.
   (*b*) Are the said bonds executed by private sureties or by guarantee companies? Private sureties.
13. Date when the accounts of the Corporation were last audited. 6th January, 1911.
14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed): For 1910: George Hamilton, Stratford; and William Irwin, M.A., Stratford. For 1911: George Hamilton, Stratford; and William Irwin, M.A., Stratford.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January, 1910, and 2nd July, 1910. Rate, 7% per annum.
16. What is the date appointed for the Annual Meeting? Fourth Thursday in January. Date of last Annual Meeting? 27th January, 1910.
17. Special General Meetings held in 1910: Dates, none held.

THE BROCKVILLE LOAN AND SAVINGS COMPANY, LIMITED.

Head Office, Brockville, Ontario.

Constating Instruments.

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of the "Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 V. c. 38 (O.), now R.S.O. 1897, c. 205.

The lending and borrowing powers are derived from the above public General Acts.

Annual Statement

Of the condition and affairs of the Brockville Loan and Savings Company, Limited, of Brockville, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 11 Court House Avenue, in the Town of Brockville, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

W. H. Cole, President, Brockville;	3rd February, 1910
D. W. Downey, Vice-President, Brockville;	"
W. A. Gilmour, Director, Brockville;	"
D. Derbyshire, Director, Brockville;	"
John H. Fulford, Director, Brockville;	"
Edwin Abbott, Director, Brockville;	"
D. B. Jones, Managing-Director, Brockville;	"
L. Sturgeon, Secretary, Brockville;	"

A. Permanent capital stock; total amount authorized, $500,000; total amount subscribed, $350,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Last call made: Date 30th June, 1903; rate per cent., 10 per cent.
Gross amount, $35,000; amount paid thereon, $21,862.50.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid and constituting an asset of the Corporation.
		$	$	$ c.	$ c.
2. 60 per cent. called	7,000	50	350,000	194,685 00	128,517 50
4. Paid in advance of calls	.....	.....	.....	26,797 50	.....
Totals.....	7,000	50	350,000	221,482 50	128,517 50

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 60 per cent. called; total called, $210,000; total paid thereon	$194,685 00	
3. (*cc*) Joint stock capital paid in advance of calls	26,797 50	
4. (*d*) Dividends declared in respect of (1) and (3), but not yet paid	6,505 02	
6. (*f*) Reserve fund in respect of (1) and (3)	29,000 00	
7. (*g*) Contingent fund in respect of (1) and (3)	6,000 00	
		$262,987 52
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice in any withdrawal, including interest to December 31st, 1910	$196,234,55	
		196,234 55
Total liabilities		$459,222 07

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$430,501 13	
10. (*b*) Debts secured by mortgaged land held for sale	10,673 77	
		$441,174 90
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation		7,033 65
E.—Cash.		
31. (*a*) On hand	$676 95	
32. (*b*) In bank	10,036 57	
		10,713 52
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture		300 00
Total assets		$459,222 07

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	Received by the Corporation for its Own Use.	
	A.—Balance from 31st December 1909.	
1. (*b*)	Cash not already shown under (1):	
2.	(i) On hand	$536 27
	B.—Sums received Wholly or Partly on Capital Stock.	
4. (*a*)	Calls on permanent capital	13,775 00
	C.—Receipts on account of Investments, Loans or Debts.	
(*a*)	On Mortgages of Realty:	
10.	(i) Principal	36,197 37
11.	(ii) Interest	27,791 47
(*b*)	On other securities:	
12.	(i) Principal stock loans	864 92
13.	(ii) Interest	337 38
15.	(ii) Interest, Bank	152 54
	F.—Borrowed Money.	
26. (b)	Borrowed by taking deposits	186,667 94
	Total	$266,322 89

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
			Total (Col. 4.)
1. (*a*)	Loaned on Mortgages of Realty		$89,398 43
(*b*)	Loaned or invested in other securities:		
2. (1)	On permanent stock		2,900 00
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$12,586 59	12,586 59
	C.—Borrowed money (other than foregoing) or interest thereon paid, viz:—		
18. (*a*)	Bank account: Principal, $6,536.71; interest, $60.25		6,596 96
19. (*b*)	Deposits: Principal, $133,456.94; and interest, $6,650.44		140,107 38

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	$1,960 00	
26.	(*b*) Commission or brokerage	712 25	
28.	(d) Stationery, postage, printing and advertising	266 54	
29	(*e*) Law costs	100 00	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates.	452 50	
31.	(*g*) Travelling expenses	98 70	
32.	(*h*) Registration fees	190 02	
33.	(*i*) Other management expenditure (auditors)	240 00	
			4,020 01

F.—Balance.

37.	(*a*) Cash on hand and in Bank	10,713 52
	Total	$266,322 89

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: No debentures issued.
2. Amount of other existing obligations which will mature in 1911: Sinking Fund, $10,068.18.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. None.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4%; on debenture stock, no debenture stock issued.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) All owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, $441,174.90 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, $2,577.16.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $700,000.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Managing Director, $10,000; Secretary-Treasurer, $3,000.
   (*b*) Are the said bonds executed by private sureties or by guarantee companies? Guarantee company.
13. Date when the accounts of the Corporation were last audited. Audited monthly.
14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
   For 1910: James Reynolds and L. C. Dargavel.
   For 1911: James Reynolds and H. B. White.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 15th January, 1910, 3%; 15th July, 1910, 3%.
16. What is the date appointed for the Annual Meeting? 1st February, 1911. Date of last Annual Meeting? 2nd February, 1910.
17. Special General Meetings held in 1910: Dates, none.

CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Constating Instruments.

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V. c. 133; a special Act of 1859, 22 V. c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V. c. 122, amended 22 V. c. 133, supra; in 1874 the powers of the Company were extended by 38 V. c. 73 (O.); in 1875-6 the capital was further increased by 39 V. c. 97 (O.); in 1882 the special Acts of 1858 and 1859 supra were amended by 45 V. c. 72 (O.). In 1882 the special Act of Canada, 45 V. c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V. c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1871, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V. c. 43 (D.).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.O., 1886, secs. 88-98, and sec. 101; see also the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement.

Of the condition and affairs of the Canada Landed and National Investment Company, Limited, Toronto, at 31st December 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 23 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

John L. Blaikie, President, Toronto;	2nd February, 1910;	1st February, 1911.
John Hoskin, K.C., LL.D., Vice-President, Toronto;	"	"
J. Kerr Osborne, Director, Toronto;	"	"
J. S. Playfair, Director, Toronto;	"	"
Newman Silverthorn, Director, Summerville;	"	"
D. E. Thomson, K.C., LL.D., Director, Toronto;	"	"
Hon. Jas. Young, Director, Galt;	"	"
John Stark, Director, Toronto;	"	"
F. W. Harcourt, Director, Toronto;	"	"
Edward Saunders, Managing Director, Toronto;	"	"

A. Permanent capital stock; total amount authorized, $4,000,000; total amount subscribed, $2,008,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
		$	$	$	
1. 50 per cent called	20,080	100	2,008,000	1,004,000	....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (*b*) Ordinary joint stock capital, 50 per cent. called; total called $1,004,000; total paid thereon	$1,004,000 00	
4. (*d*) Dividends declared in respect of (2), but not yet paid	41,110 00	
5. (*e*) Unappropriated profits in respect of (2)	8,769 23	
6. (*f*) Reserve fund in respect of (2)	740,000 00	
7. (*g*) Contingent fund in respect of (2)	10,000 00	
		$1,803,879 23

Liabilities to the Public.

29. Debentures issued in Canada	$307,773 50	
30. Interest due and accrued on (29)	2,538 50	
31. Debentures issued elsewhere than in Canada	3,421,324 23	
32. Interest due and accrued on (31)	18,152 66	
40. Other liabilities to the public, viz.:		
41. (*a*) Balances at credit of Sinking Fund loans, and loans in progress	9,186 05	
43. (*c*) Sundry creditors	2,220 31	
		3,761,195 25
Total liabilities		$5,565,074 48

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*) Office premises, situate as follows:		
2. (i) At Toronto, held in freehold	$35,000 00	
5. (*b*) Freehold land (including buildings) other than foregoing	18,740 45	
		$53,740 45

BALANCE SHEET.—Continued.

Cr. Assets.—Continued.

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$4,893,902 41	
10. (*b*)	Debts secured by mortgaged land held for sale	4,717 65	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	137,988 55	
			5,036,608 61

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (*b*)	Municipal Bonds or Debentures owned by the Company	$117,327 24	
15. (*c*)	Public School Debentures owned by the Company	193,407 12	
18. (*f*)	Stocks or Bonds of any of the Provinces of Canada owned by Company	8,000 00	
22. (*j*)	Ontario Government Scrip owned by the Company	21,455 80	
23. (*k*)	Electric Light Company's Bond owned by Company.	1,000 00	
24. (*l*)	Electric Development Bonds owned by the Company.	4,393 26	
25. (*m*)	Loans on collateral security of stocks and debentures	20,688 73	
26. (*n*)	Interest due or accrued on items 14 to 25 and not included therein	8,397 04	
			374,669 19

E.—Cash.

31. (*a*)	On hand	$2,253 32	
32. (*b*)	In banks in Canada	95,838 74	
	In banks in England	1,964 17	
			100,056 23
	Total assets		$5,565,074 48

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1909.

(*b*) Cash not already shown under (1):

		Col. 4 (Total)
2.	(i) On hand	$7,499 68
3.	(ii) In bank	73,578 11

C.—Receipts on account of Investments, Loans or Debts.

(*a*)	On Mortgages of Realty:	
10.	(i) Principal	579,285 66
11.	(ii) Interest	310,617 08
(*b*)	On other securities:	
12.	(i) Principal	52,370 15
13.	(ii) Interest or dividends	23,089 96

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents	6,788 26

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	F.—Borrowed Money.	
27. (*c*)	Borrowed on debentures	1,015,222 16
	G.—Receipts from other sources, viz.:	
30. (*a*)	Bank interest	423 35
(*c*)	Exchange	28 18
	Totals	$2,068,902 59

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
1. (*a*)	Loaned on mortgages of realty	$778,529 00
(*b*)	Loaned or invested in other securities:	
2.	(i) Debentures purchased	4,667 21
4.	(iii) Loans on stocks and debentures	7,378 24
7. (*d*)	Incumbrances on realty paid off	1,535 90
(*e*)	Insurance or taxes advanced on property mortgaged to the Corporation, included in Item No 1 (*a*).	
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	80,284 50
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
20. (*c*)	Debentures issued in Canada: Principal, $89,300; interest, $13,605.56	102,905 56
21. (*d*)	Debentures issued elsewhere: Principal, $801,934.20; interest, $134,918.03	936,852 23
	D.—Management Expenses (other than foregoing).	
25. (*a*)	Salaries, wages and fees	32,100 55
26. (*b*)	Commission or brokerage	17,471 36
28. (*d*)	Stationery, postage, printing and advertising	1,227 56
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	3,046 59
31. (*g*)	Travelling expenses	758 50
32. (*h*)	Registration fees	275 00
	E.—Other Expenditure.	
34. (*a*)	Government taxes	1,394 16
35. (*b*)	Repairs to Company's building	420 00
	F.—Balance.	
37. (*a*)	Cash on hand and in banks	100,056 23
	Totals	$2,068,902 59

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $27,150; Issued elsewhere, $546,327.00.
2. Amount of other existing obligations which will mature in 1911, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $664,340.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, no deposits taken; on debentures, 4.04%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.71%; (*b*) 5.24%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation $1,974,787.77 is on realty situate in Ontario, and $2,952,572.74 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 1; amount, $4,000.
   (ii) Not so owned, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, about $10,550,000.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually in case of doubtful loans.
12 (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Managing Director, $5,000; Accountant and Cashier, Toronto, $2,000 each; three Clerks, $2,000 each; Local Manager and Assistant Local Manager, Winnipeg, $5,000 and $3,000 respectively; Cashier, $5,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? Audited to the 31st December, 1910.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: T. Watson Sime, C.A., and G. U. Stiff, F.C.A., Toronto, and J. B. Pepler, Winnipeg.
   For 1911: Not yet appointed.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January, 4% and 2nd July 4%.
16. What is the date appointed for the Annual Meeting? 1st February, 1911. Date of last Annual Meeting? 2nd February, 1910.
17. Special General Meetings held in 1910: Dates, none.

CANADA PERMANENT MORTGAGE CORPORATION.

Head Office, Toronto, Ont.

Constating Instruments.

This Company was under the provisions of the special Act of Ontario, 63 V. c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and the London and Ontario Investment Company: 63 V. c. 129 (Ont.) See also special Act of Canada, 62 V. c. 101 (D).

Annual Statement

Of the condition and affairs of the Canada Permanent Mortgage Corporation of Toronto, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 14 Toronto Street, in the City of Toronto, in the Province of Ontario.

The board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

W. G. Gooderham, President, Toronto;	27th January, 1911;	27th January 1912
W. D. Matthews, 1st Vice-President, Toronto;	"	"
G. W. Monk, 2nd Vice-President, Toronto;	"	"
W. H. Beatty, Director, Toronto;	"	"
J. Herbert Mason, Director, Toronto;	"	"
S. Nordheimer, Director, Toronto;	"	"
Frederick Wyld, Director, Toronto;	"	"
Albert E. Gooderham, Director, Toronto;	"	"
J. H. G. Hagarty, Director, Toronto;	"	"
John Campbell, S.S.C., Director, Edinburgh, Scotland;	"	"
R. S. Hudson; John Massey, } Joint General Managers;	"	"
George H. Smith, Secretary, Toronto;	"	"

A. Permanent capital stock; total amount authorized, $20,000,000; total amount subscribed, $6,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Fixed and Permanent Capital Stock.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	
1. Fully called and paid...	600,000	10	6,000,000	6,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called and total paid thereon	$6,000,000 00		
4. (*d*) Dividends declared in respect of (1), but not yet paid	120,000 00		
5. (*e*) Unappropriated profits in respect of (1)	41,768 73		
6. (*f*) Reserve Fund in respect of (1)	3,500,000 00		
			$9,661,768 73
Liabilities to the Public.			
27. Deposits (right reserved to require 30 days' notice of any withdrawal	$5,704,910 83		
28. Interest on deposits, due, or accrued or capitalized			
29. Debentures issued and payable in Canada	3,237,691 58		
30. Interest due and accrued on (29)	39,000 00		
31. Debentures issued in Canada payable elsewhere	10,648,015 79		
32. Interest due and accrued on (31)	54,800 00		
33. Debenture stock issued in Canada, payable elsewhere	419,136 80		
34. Interest due and accrued on (33)	8,404 71		
40. Other liabilities to the public, viz.: For Commissions, unpaid accounts, etc.	9,213 91		
			$20,121,173 62
Total liabilities			$29,782,942 35

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows:			
2. (i) At Toronto held in freehold	$216,855 11		
At Winnipeg, Man., held in freehold	149,084 03		
At Vancouver, B.C., held in freehold	50,000 00		
At St. John, N.B., held in freehold	40,000 00		
At Edmonton, Alta., held in freehold	72,711 67		
At Regina, Sask., held in freehold	85,000 00		
			$613,650 81
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land	$26,946,393 57		
10. (*b*) Debts secured by mortgaged land held for sale	7,771 76		
11. (*c*) Interest due and accrued on items 9 and 10 and not included therein	60,000 00		
			27,014,165 33
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
14. (*b*) Debts secured by municipal bonds or debentures owned by Corporation	$236,235 75		
15. (*c*) Debts secured by Public School Debentures owned by Corporation	6,018 20		

BALANCE SHEET AS AT 31ST DECEMBER, 1910.—Continued.

17. (*e*)	Debts secured by stock or bonds other than 14 and 15 owned by Corporation	$296,672 56	
20. (*h*)	Debts secured only by Permanent Stock or Shares of the Corporation	290,579 84	
22. (*j*)	Advances on bonds and stocks not owned by Corporation	432,021 08	
			$1,261,527 43

E.—Cash.

31. (*a*)	On hand	$43,130 17	
32. (*b*)	In banks in Canada	842,526 07	
	In banks in England	7,942 54	
			893,598 78
	Total assets		$29,782,942 35

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balances from December, 1909.

2.	(i) On hand	$31,991 39	
3.	(ii) In bank	1,132,353 34	
			$1,164,344 73

C.—Receipts on account of Investments, Loans or Debts.

(*a*)	On mortgages of realty:—	
10.	(i) Principal and charges	3,357,980 23
11.	(ii) Interest	1,648,532 33
(*b*)	On other securities:—	
12.	(i) Principal	1,657,827 60
13.	(ii) Interest or dividends	78,601 41

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (*a*)	Sales (Corporation's premises)	45,000 00
17. (*b*)	Corporation's premises, rent and expense account	29,922 72

F.—Borrowed Money.

26. (*b*)	Borrowed by taking deposits	8,281,086 85
27. (*c*)	Borrowed on debentures	1,476,705 36

G.—Receipts from other sources.

30. (a)	Bank interest and exchange	25,378 18
	Totals	$17,765,379 41

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(*a*) Loaned on mortgages of realty	$5,312,109 11
	(*b*) Loaned or invested in other securities:	
2.	(i) Loaned on bonds and stocks	863,212 35
3.	(ii) Loans on this Corporation's stock	124,136 77
4.	(iii) Bonds and stocks purchased	278,571 06
6.	(*c*) Real estate purchased and alterations thereto at Toronto, Winnipeg, Vancouver, Edmonton, and Regina	98,682 58

B.—Expended on Stock Account.

8.	Dividend paid on permanent stock	480,000 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18.	(*a*) Bank interest and exchange	2,386 43
19.	(*b*) Deposits: Principal and interest	8,006,467 74
20.	(*c*) Debentures payable in Canada: Principal, $542,624.07; interest, $128,772.58	671,396 65
21.	(*d*) Debentures payable elsewhere: Principal, $247,859.33; interest, $418,472.26	666,331 59
22.	(*e*) Debenture stock issued in Canada: Principal, nil; interest, $16,809.38	16,809 38

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	198,868 77
27.	(*c*) Advances to agents for commission and charges	66,859 31
28.	(*d*) Stationery, postage, printing, advertising, etc.	39,217 83
29.	(*e*) Law costs	500 00
31.	(*g*) Travelling expenses and inspection	8,780 04
32.	(*h*) Registration fees, Municipal and Government taxes and fees	10,558 82

E.—Other Expenditures, viz.:

34.	(*a*) Corporation's premises, rent and expenses account	26,650 20
35.	(*b*) Furniture for office	242 00

F.—Balance.

37.	(*a*) Cash on hand and in bank	893,598 78
	Totals	$17,765 379 41

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued and payable in Canada, $1,669,639.00; Issued in Canada, payable elsewhere, $2,363,441.45.
2. Amount of other existing obligations which will mature in 1911, excluding deposits, nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. Approximately $5,200,000.
4. Average rate of interest per annum paid by the Corporation during 1910, on deposits, 3.5685%; on debentures, 4%; on debenture stock 4%.

5. Average rate of interest per annum received by the Corporation during 1910: (a) On mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) Approximately 6.52%; (*b*) 5 to 6%.
   (ii) Not owned beneficially, (*a*) nil; (*b*) nil.
6. Of the mortgages owned beneficially by the Corporation, $9,748,971.44 is on realty situate in Ontario, and $17,265,193.89 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario, and nil on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, Number, 164; Amount, $234,691.59;
   (ii) Not so owned, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, approximately $55,000,000.
11. How often are the securities held by the Corporation valued. Once a year, or oftener if necessary.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively. All of officers and employees holding responsible positions give bonds or security satisfactory to Corporation; $1,000.00 to $5,000.00 each.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Largely Guarantee Companies, but some by private individuals.
13. Date when the accounts of the Corporation were last audited? As at 31st December, 1910.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed); For 1910: A. E. Osler, O.C.A., and Henry Barber, F.S.A.A., Eng. For 1911, A. E. Osler, O.C.A., and Henry Barber, F.S.A.A., Eng.
15. What were the Dividend-days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July and 1st October, each of 2%.
16. What is the date appointed for the Annual Meeting? 27th January, 1911. Date of last Annual Meeting? 31st January, 1910.
17. Special General Meetings held in 1910: Dates, None.

THE CANADIAN BIRKBECK INVESTMENT AND SAVINGS COMPANY.

Head Office, Toronto, Ontario.

Incorporated under special Act of Canada, 62-3 Vict. c. 103 (Decl. Book II., 92).

Annual Statement *

Of the condition and affairs of the Canadian Birkbeck Investment and Savings Company, of Toronto, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 10 Adelaide Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation on the 31st December, 1910, were as follows, together with their respective terms of office:

S. H. Ewing, President, Montreal;	1st January, 1910;	31st December, 1910.
Thomas Long, Vice-President, Toronto;	"	"
H. S. Osler, K.C., Director, Toronto;	"	"
S. G. Beatty, Director, Toronto;	"	"
L. A. Hamilton, Director, Lorne Park;	"	"
F. W. G. Fitzgerald, Managing-Director, Toronto;	"	"
H. Melvin, Secretary, Toronto.		

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $1,501,200, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$	$ c.	$
1. Fully called	7,951	100	795,100	795,100 00	.....
2. 50% called	4,692	100	469,200	234,600 00	.....
3. Shares payable at fixed dates	2,369	100	236,900	114,295 21	.....
Totals	15,012	.....	1,501,200	1,143,995 21	

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

*The Canadian Birkbeck Investment and Savings Company, on the 8th September, 1903, passed By-law No. 11, of section 2, of the By-laws relating to the Capital Stock of the Company, discontinuing the issue of Terminating Stock; and, at 31st December, 1908, showed as paid off, or converted into Permanent Stock, all outstanding shares of Terminating Stock.

BALANCE SHEET AS AT 31st DECEMBER, 1910

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $795,100; total paid thereon		$795,100 00	
2. (*b*) Ordinary joint stock capital, 50 per cent. called; total called, $234,600; total paid thereon		234,600 00	
Accrued dividends on (2) credited		6,639 79	
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid		30,920 52	
8. (*h*) Instalment permanent stock (payable by fixed periodical payments); total subscribed, $236,900, on which has been paid		114,295 21	
C.—Liabilities to Shareholders other than already shown under A or B.			
26. Profit and loss	$7,824 63		
Reserve fund	150,000 00		
Contingent fund	10,000 00		
			$1,349,380 15
Liabilities to the Public.			
29. Debentures issued in Canada	$4,131 27		
30. Interest due or accrued on (29)	145 00		
31. Debentures issued elsewhere than in Canada	479,823 20		
32. Interest due and accrued on (31)	2,783 00		
40. Other liabilities to the public, viz.:			
42. Sundry creditors	499 85		
			487,382 32
Other Liabilities.			
45. (*a*) Sinking fund on loans	$490,447 66		
46. (*b*) Due on loans in course of completion	118,200 00		
			608,647 66
Total liabilities			$2,445,410 13

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Premises acquired for office purposes, including fittings:			
2. (i) At Toronto, held in freehold	$199,043 90		
			$199,043 90
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$1,987,250 48	
10. (*b*) Debts secured by mortgaged land held for sale		23,717 06	
11. (*c*) Interest due and accrued on item 9 and not included therein		62,051 93	
			2,073,019 47

BALANCE SHEET.—Continued.

C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$5,092 82	
		$5,092 82
E.—Cash.		
31. (*a*) On hand	$667 90	
32. (*b*) In banks in Toronto and elsewhere	11,964 97	
		12,632 87
F.—Assets not hereinbefore Mentioned.		
37. (*a*) Fully paid stocks and bonds owned by the Company	$143,545 99	
38. (*b*) Due on permanent stock	8,271 00	
39. (*c*) Rents receivable and sundry debtors	3,804 08	
		155,621 07
Total assets		$2,445,410 13

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1909.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
2. (i) On hand 3. (ii) In bank	.....	.....	.....	$68,486 78
B.—Sums received wholly or partly on Capital Stock.				
6. (*c*) Sales of fully paid stock	.....	.....	$3,750 00	
8. (*e*) Dues on instalment stock	.....	.....	18,887 99	
9. (*f*) Premiums on (6) and (8)	$365 00	.....	1,153 68	
C.—Receipts on account of investments, loans or debts.				
(*a*) Mortgages of Realty:				
10. (i) Principal	.....	.....	203,267 63	
11. (ii) Interest	133,906 23			
(*b*) On other securities:				
12. (i) Principal	.....	.....	92,736 59	
13. (ii) Interest or dividends	13,581 88			
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
16. (*a*) Sales	.....	.....	3,123 38	
17. (*b*) Rents	11,323 81			
E.—Miscellaneous.				
18. (*a*) Commission, brokerage, etc.	3,086 07			

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

F.—Borrowed Money.				
27. (*c*) Borrowed on debentures		$134,964 91		
G.—Receipts from other sources, viz.:				
30. (*a*) Borrowers' Insurance premiums, taxes, etc.		.....	$12,653 75	
(*b*) Transfer fees	$35 00			
(*c*) Unclaimed dividends		30 00		
Totals	$162,297 99	$134,994 91	$335,573 02	$701,352 70

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

Expended on Corporation Account.				
A.—Sums loaned or invested on Capital Account.	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
1. (*a*) Loaned on mortgages of realty	.....	.....	$495,833 59	
(*b*) Loaned or invested in other securities:				
3. (ii) Debentures and stock	.....	.....	16,780 90	
7. (*e*) Insurance or taxes advanced on property mortgaged to the Corporation	$2,599 55	.....	22,524 49	
Office building account	.....	.....	20,147 52	
B.—Expended on Stock Account.				
8. Dividends paid on permanent stock	59,797 87			
Unclaimed dividends	.....	$39 00		
C.—Borrowed Money (other than foregoing) or Interest thereon paid, viz.:				
20. (*c*) Debentures issued in Canada: Principal, $600; interest, $174.58	174 58	600 00		
21. (*d*) Debentures issued elsewhere: Principal, $5,620.41; interest, $16,800.94	16,800 94	5,620 41		
D.—Management expenses (other than foregoing).				
25. (*b*) Salaries, wages and fees	20,390 49			
26. (*c*) Commission on collections	3,977 08			

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

28. (*d*) Stationery, postage, printing and advertising	$3,033 35			
29. (*e*) Law costs	21 40			
30. (*f*) Taxes (other than in 7 and 32) and rates ..	1,289 55			
31. (*g*) Travelling expenses ..	2,086 35			
32. (*h*) Registration fees	475 00			
33. (*i*) Commission on funds borrowed and loaned.	6,864 79			
E.—Other Expenditure, viz.:				
34. (*a*) Sundry accounts	.....	.....	$567 39	
35. (*b*) Sundry expenses	2,736 31			
Corporations premises expense account	6,359 27			
F.—Balance.				
37. (*a*) Cash on hand in banks	.....	.....	.....	$12,632 87
Totals	$126,606 53	$6,259 41	$555,853 89	$701,352 70

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $600.00. Issued elsewhere, $48,593.66.
2. Amount of other existing obligations which will mature in 1911. None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $39,800.00, not including loans on monthly instalment plan.
4. Average rate of interest per annum paid by the Corporation during 1910, on deposits, none; on debentures, 4¼%; on debenture stock, no debenture stock issued.
5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 9%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) All securities owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, $175,750.00 is on realty situate in Ontario, and $1,791,734.63 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, $9,375.00.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz:
   (i) Owned beneficially, No. 12; amount, $22,725.00.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $4,017,600.00.
11. How often are the securities held by the Corporation valued. Revalued in all doubtful cases.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and employees holding important positions give bonds and securities satisfactory to the Corporation in sums of $2,000 to $5,000, in all $9,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies and approved private sureties.
13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
    For 1910: George D. Perry and A. C. McConnell.
    For 1911: George D. Perry and A. C. McConnell.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January and 2nd July, 6%.
16. What is the date appointed for the Annual Meeting? First Wednesday in February. Date of last Annual Meeting? 2nd February, 1910.
17. Special General Meetings held in 1910? Dates: None.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY.

Head Office, Peterborough, Ontario.

Constating Instruments.

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V. c. 129 (O.); fixes the capital stock at $5,000,000, divided into 50,000 shares of $100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan Corporations Act.

Dominion Company of same name incorporated by 61 V. c. 97 (D.), assets of Provincial Company transferred to Dominion Company by 63 V. c. 130 (Ontario).

Annual Statement

Of the conditions and affairs of the Central Canada Loan and Savings Company at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of twelve directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 10th January, 1911, were as follows, together with their respective terms of office:

Hon. George A. Cox, Toronto;	10th January, 1911;	9th January, 1912.
E. R. Wood, Vice-President and Managing Director, Toronto;	"	"
Sir Thomas W. Taylor, Director, Hamilton;	"	"
E. W. Cox, Director, Toronto;	"	"
Richard Hall, Director, Peterborough, Ont.;	"	"
J. J. Kenny, Director, San Francisco, Cal.;	"	"
F. C. Taylor, Director, Lindsay, Ont.;	"	"
H. C. Cox, Director, Toronto;	"	"
Sir Wm. McKenzie, Director, Toronto;	"	"
Hon. Robt. Jaffray, Director, Toronto;	"	"
J. H. Housser, Director, Toronto;	"	"
G. A. Morrow, Ass't Manager & Director, Toronto;	"	"
W. S. Hodgens, Secretary, Toronto.		

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $2,500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
		$	$	$
1. Fully called.....	12,500	100	1,250,000	1,250,000
2. 20 per cent. called....	12,500	100	1,250,000	250,000
Totals.....	25,000	.....	2,500,000	1,500,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $1,250,000; total paid thereon	$1,250,000 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called, $250,000; total paid thereon	250,000 00	
4. (*d*) Dividend declared in respect of (1) and (2), but not yet paid	60,000 00	
5. (*e*) Unappropriated profits in respect of (1) and (2)	45,021 93	
6. (*f*) Reserve fund in respect of (1) and (2)	1,300,000 00	
		$2,905,021 93
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$1,048,318 43	
29. Debentures issued in Canada	2,127,861 81	
30. Interest due and accrued on (29)	42,457 05	
31. Debentures issued elsewhere than in Canada	2,689,139 73	
32. Interest due and accrued on (31)	15,146 35	
		5,922,923 37
Total liabilities		$8,827,945 30

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Toronto, and other real estate with rents due, held in freehold		$227,546 45
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$973,301 20	
11. (*c*) Interest due or accrued on item (9), not included therein	49,650 42	
		1,022,951 62
C. Debts not above enumerated for which the Corporation holds securities as follows:		
22. (*j*) Debts secured by collateral security of bonds and stocks	$1,964,702 06	
26. (*n*) Interest due or accrued on item (22) and not included therein	23,922 74	
		1,988,624 80
E.—Cash.		
31. (*a*) On hand	$78,789 81	
32. (*b*) In banks and Loan Company:		
In Canada	443,795 21	
In England	4,293 61	
		526,878 63
F.—Assets not hereinbefore mentioned.		
37. (*a*) Securities owned beneficially by Company	$5,030,101 89	
Interest	31,841 91	
		5,061,943 80
Total assets		$8,827,945 30

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

			(Col. 4.)
	(*b*) Cash (not already shown under (1):		
2.	(i) On hand		$93,803 81
3.	(ii) In bank		362,318 91

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	$142,971 34	
11.	(ii) Interest, including interest on loans on stock..	172,992 40	
	(iii) Insurance, taxes, etc., advanced by Company.	11,162 94	
	(*b*) On other securities, viz.: Bonds, stocks and debentures owned by Company:		
12.	(i) Principal	53,641 00	
13.	(ii) Interest or dividends and special profits on bonds and stocks purchased and sold	354,365 05	
	(*c*) Loans on bonds, stocks and debentures:		
14.	(i) Principal	4,003,312 72	
15.	(ii) Interest (included in item 11, part (ii).		
			4,738,445 45

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales (not included in any of the foregoing items)...	$8,275 20	
17.	(*b*) Rents	7,355 78	
			15,630 98

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	10,328,454 06
27.	(*c*) Borrowed on debentures (currency)	916,501 98
28.	(*d*) Borrowed on debentures (sterling)	863,597 29
	Totals	$17,318,752 48

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 4.)
1.	(*a*) Loaned on mortgage of realty	$140,249 42
	(*b*) Loaned or invested in other securities:	
2.	(i) Loans on security of bonds, stocks and debentures	3,936,412 71
3.	(ii) Purchase of bonds, stocks and debentures	258,847 27
6.	(*c*) Real estate purchased	8,009 43
7.	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation	10,939 56

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	150,000 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
19.	(*b*) Deposits: Principal, $10,392,756.43; interest, $32,678.51		$10,425,434 94
20.	(*c*) Debentures issued in Canada: Principal, $939,244.98; interest, $90,314.10		1,029,559 08
21.	(*d*) Debentures issued elsewhere: Principal, $646,752.05; interest, $106,263.70		753,015 75
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees and special tax	$40,309 07	
26.	(*b*) Commission or brokerage expenses re money borrowed or loaned	10,480 80	
28.	(*d*) Stationery, postage, printing and advertising	9,701 48	
29.	(*e*) Law costs	178 88	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	4,840 46	
32	(*h*) Registration fee	255 00	
33.	(*i*) Directors' compensation for 1910	13,640 00	
			79,405 69
	F.—Balances.		
37.	(*a*) Cash on hand and in bank and Loan Company		526,878 63
	Total		$17,318,752 48

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $306,750.01; issued elsewhere £124,629 5s. 11d.
2. Amount of other existing obligations which will mature in 1911. None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. No securities maturing in 1911, but stock loans amounting to $1,964,702.06, subject to call.
4. Average rate of interest per annum paid by the Corporation during 1910, on deposits, 3½%; on debentures, currency 4%, sterling 4.063%; on debenture stock. Nil.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (a) 5.498%; (b) Fluctuates.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $956,871.70 is on realty situate in Ontario, and $16,429.50 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation. None on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially. None.
   (ii) Not so owned. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 1; amount, $930.96.
   (ii) Not so owned. None.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $2,374,072.00.
   (ii) Not so owned. None.
11. How often are the securities held by the Corporation valued? Doubtful loans watched closely. Bonds and stocks and loans on stocks watched daily.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sums respectively? All officers and clerks in sums ranging from $1,000 to $10,000 amounting in all to $136,500.00.

(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.

13. Date when the accounts of the Corporation were last audited: 31st December, 1910, and running monthly audit during the year.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
    For 1910: Walter Sterling, Toronto, and James A. Hall, Peterborough.
    For 1911: Walter Sterling, Toronto, and James A. Hall, Peterborough.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 8% quarterly on 1st January, April, July and October. Bonus of 2% for year 1910, payable 1st January, 1911.
16. What is the date appointed for the Annual Meeting? 10th January, 1911. Date of last Annual Meeting? 11th January, 1910.
17. Special General Meetings held in 1910: Dates, none.

THE CREDIT FONCIER FRANCO-CANADIEN.

Head Office, 30 St. James Street, Montreal.

As to the Paris Board of Management ("Paris Committee,"), sec. 43-4 V., cap. 60 (Q.), secs. 30-35. 47 V., c. 62 (Q.), Sched. A, Art. 51, enacts as follows: "The general meetings shall be held before the 31st day of May in each year, either at the head office or at Paris in France, according as there may be more shares to order held and stock certificates to bearer deposited in the Province of Quebec or in France, thirty days before the meeting."

By resolution passed at a special general meeting of the Company, held pursuant to article 52 of the by-laws at Paris, France, on the 12th December, 1907, the directors were authorized to increase the capital stock from 25,000,000 franc ($5,000,000) to 40,000,000 ($8,000,000) by the issue of 30,000 new shares of 500 francs ($100) each.

Agent for Ontario: William Edwin Long, Toronto.

Constating Instruments.

43-4 V., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V., c. 52, infra.

44 V., c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D.), s. 20.)

44 V., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 V., c. 84, Province of Quebec, amends 43-4 Vic., c. 60 (Q.).

46 V., c. 85, Dominion of Canada, assimilates the powers of the Company to those of other Loan Companies.

47 V., c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55-56 V., c. 29 (D. Criminal Code, 1892), by sec. 205 (6 d) exempts the Company from the general law prohibiting lotteries.

63 V. (1900), c. 74, Province of Quebec. An Act to amend the Charter of the Credit Foncier Franco-Canadien.

Annual Statement

Of the condition and affairs of the Credit Foncier Franco-Canadien (Loan Company) of Montreal, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 35 St. James Street, in the City of Montreal, in the Province of Quebec.

The chief agency for Ontario is situated at 34 Adelaide Street East, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Wm. Edwin Long, and his address is 34 Adelaide Street East, Toronto, in the Province of Ontario.

The board is constituted of eleven directors holding office for three years.

The directors and chief executive officers at the 31st December, 1910, were as follows, together with their respective terms of office:

J. H. Thors, President, Paris, France;	May, 1909;	May, 1912.
Hon. J. A. Ouimet, Vice-President, Montreal;	" 1909;	" 1912.
Count J. de Camondo, Director, Paris, France;	" 1910;	" 1913.
A. Denfert Rochereau, Director, Paris, France;	" 1908;	" 1911.
G. de Molinari, Director, Paris, France;	" 1908;	" 1911.
E. Persillier Lachapelle, M.D., Director, Montreal;	" 1909;	" 1912.
Hon. R. Angers, Director, Montreal;	" 1909;	" 1912.
J. E. Moret, Director, Paris, France;	" 1910;	" 1913.
H. Laporte, Director, Montreal;	" 1908;	" 1911.
P. A. Cheramy, Director, Paris, France;	" 1909;	" 1912.
Rene Brice, Director, Paris, France;	" 1910;	" 1913.
Martial Chevalier, General Manager, Montreal.		
T. R. Nelson, Assistant Manager, Montreal.		
J. Theo Leclerc, Secretary, Montreal.		

A. Permanent capital stock: Total amount authorized, Fcs. 40,000,000—$7,718,133.76; total amount subscribed, Fcs. 40,000,000—$7,718,133.76, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		Francs.	Francs.	$	
2. 50 per cent called	80,000	500	40,000,000	3,859,066 88	.....
	80,000	.....	7,718,133 76	3,859,066 88	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2.	(*b*) Ordinary joint stock capital 50 per cent. called; total called, $3,859,066.88; total paid thereon	$3,859,066 88	
4.	(*d*) Dividend declared in respect of (2), but not yet paid	5,407 14	
5.	(*e*) Unappropriated profits in respect of (2)	644,079 72	
6.	(*f*) Reserve fund in respect of (2)	684,845 12	
7.	(*g*) Fund in respect of (2) premiums on new stock	472,689 54	
			$5,666,088 40

BALANCE SHEET.—Continued.

Liabilities to the Public.

31.	Debentures issued elsewhere than in Canada	$22,090,308 61	
32.	Interest accrued on (31)	158,719 51	
39.	Due on loans in process of completion or to pay assumed mortgages	177,201 35	
40.	Other liabilities to the public, viz.:		
41.	(*a*) Due on debentures and coupons not yet presented..	60,687 53	
42.	(*b*) Sundries	47,140 96	
			$22,534,057 96
	Total liabilities		$28,200,146 36

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1.	(*a*) Office premises situate as follows:—		
2.	(i) At Montreal, Quebec, held in freehold	$200,000 00	
3.	(ii) At Quebec, Quebec	10,000 00	
4.	(iii) At Edmonton, Alta.	50,000 00	
5.	(*b*) Freehold land (including building) other than foregoing	9,616 19	
			$269,616 19

B.—Debts secured by Mortgages of Land.

9.	(*a*) Debts (other than item 10) secured by mortgages of land	$22,186,518 81	
11.	(*c*) Interest due on item 9 and not included therein	112,277 67	
	Interest accrued on item 9 but not yet due	127,970 29	
			22,426,766 77

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14.	(*b*) Debts secured by municipal bonds or debentures	$169,474 42	
15.	(*c*) Debts secured by Public School debentures	297,958 74	
16.	(*d*) Debts secured by Loan Corporation debentures	245,495 03	
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	5,415 19	
22.	(*j*) Call loans	1,310,759 11	
23.	(*k*) Debts secured by debentures of incorporated companies	1,735,634 14	
			3,764 736 63

E.—Cash.

31.	(*a*) On hand	$4,898 23	
32.	(*b*) In banks	1,664,580 96	
			1,669,479 19

F.—Assets not hereinbefore mentioned.

42.	(*f*) Sundries		69,547 58
	Total assets		$28,200,146 36

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

For the Province of Ontario only.

A.—Balance from 31st December, 1909.

		(Col. 1.)	(Col. 4.)
	(*b*) Cash not already shown under (1):		
3.	In bank		$81,711 41

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:—		
10.	(i) Principal	$236,128 13	
11.	(ii) Interest	107,262 84	
	(iii) Insurance, etc., advanced borrowers, and repaid	3,515 28	
	(*b*) On other securities:—		
12.	(i) Principal	31,600 00	
13.	(ii) Interest or dividends	265 86	
			378,772 11

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales (not included in any of the foregoing items)	2,845 59

E.—Miscellaneous.

18.	(*a*) Commission	$204 67	
19.	(*b*) Premium or bonus on loans	799 95	
			1,004 62

G.—Receipts from other sources.

30.	(*a*) Received from Head Office	182,528 47
	Total	$646 862 20

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

For the Province of Ontario only.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Total Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$391,600 00	
	(*b*) Loaned or invested in other securities:		
2.	(i) On stock	91,000 00	
			$482,600 00
7.	(*e*) Insurance, etc., advanced on property mortgaged to the Corporation		3,183 70

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).

25. (*a*) Salaries, wages and fees	$5,106 32	
26. (*b*) Commission or brokerage	2,212 01	
28. (*d*) Stationery, postage, printing and advertising	296 23	
29. (*e*) Law costs	3 50	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,241 05	
31. (*g*) Travelling expenses	47 05	
32. (*h*) Registration fees	300 00	
33. (*i*) Ontario Government tax	1,164 80	
		10,370 96

E.—Other Expenditure.

34. (*a*) Remitted, Head Office	$140,000 00

F.—Balance.

37. (b) Cash on hand and in banks	10,707 54
Total	$646,862 20

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of Debentures maturing in 1911: Issued in Canada. Nil; Issued elsewhere, a certain number are retired each year by drawing.
2. Amount of other existing obligations which will mature in 1911. Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: No special account kept of loans maturing each year.
4. Average rate of interest per annum paid by the Corporation during 1910, on deposits. Nil; on debentures, 4.10%; on debenture stock. Nil.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) About 6%; (*b*) About 6%.
   (ii) Not owned beneficially: All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, $1,957,429.27 is on realty situate in Ontario, and $20,229,089.54 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation. Nil on realty situate in Ontario, and nil on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, $1,637.88.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 6; amount $20,025.00.
   (ii) Not so owned. Nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $44,373,000.
11. How often are the securities held by the Corporation valued? At no regular period.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. The General Manager to the extent of 100 shares of the Company, and the Directors to the extent of 50 shares each.
13. Date when the accounts of the Corporation were last audited? 24 February, 1911.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: Hon. A. Desjardines and J. O. Gravel, Montreal.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st June, 1910, at 7.40%.
16. What is the date appointed for the Annual Meeting? May, 1911. Date of last Annual Meeting? 25th May, 1910.
17. Special General Meetings held in 1910: Dates, none.

CROWN SAVINGS AND LOAN COMPANY.

Head Office, Petrolea, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan Corporations Act, R.S.O., 1897, c. 205; cf. R.S.O., 1877, c. 164, and R.S.O., 1887, c. 169.

Annual Statement

Of the condition and affairs of the Crown Savings and Loan Company of Petrolea at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the Town of Petrolea in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

J. H. Fairbank, President, Petrolea;	3rd February, 1910;	February, 1911.
J. L. Englehart, Vice-President, Toronto;	"	"
Charles Egan, Director, Petrolea;	"	"
C. O. Fairbank, Director, Petrolea;	"	"
Joseph McCormick, Director, Kertch;	"	"
James Joyce, Director, Petrolea;	"	"
Hugh Park, Director, Alvinston;	"	"
Robert Jackson, Director, Petrolea;	"	"
B. P. Corey, Director, Petrolea;*	"	"
Wm. English, Manager, Petrolea;	"	"

A. Permanent capital stock: Total amount authorized $1,000,000; total amount subscribed, $223,350, as more particularly set out in Schedule A hereto.

Schedule A

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
Fully called	4,467	50	223,350	223,300	50

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

*Elected at annual meeting 2nd February, 1911.

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $223,350; total paid thereon	$223,300 00	
5. (*e*) Unappropriated profits	4,270 30	
6. (*f*) Reserve fund in respect of (1)	61,000 00	
		$288,570 30
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$40,509 77	
29. Debentures issued in Canada	164,100 74	
		$204,610 51
Total liabilities		$493,180 81

Cr. Assets.

A.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts(other than item 10) secured by mortgages of land	$485,436 26	
		$485,436 26
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures...	2,352 33	
		$2,352 33
E.—Cash.		
32. (*b*) In bank		$5,392 22
Total assets		$493,180 81

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1909.		
(*b*) Cash (not already shown under (1)):		
3. (ii) In bank	$16,273 88	
B.—Sums received wholly or partly on Capital Stock.		
4. (*a*) Calls on Joint Stock Permanent Capital	8,950 00	
5. (*b*) Premiums on (4)	1,800 00	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1909.

		(Col. 1.)	(Col. 3.)	(Col. 4, Total.)
	C.—Receipts on account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:			
10.	(i) Principal	.....	$54,947 70	
11.	(ii) Interest ...	$23,001 52		
	(*b*) Other securities (municipal debentures):			
12.	(i) Principal	.....	3,646 32	
13.	(ii) Interest	158 52		
	F.—Borrowed Money.			
26.	(*b*) Borrowed by taking deposits	.....	19,266 37	
27.	(*c*) Borrowed on debentures	.....	40,200 00	
30.	(*b*) General interest	102 38		
	Totals	$23,262 42	$145,084 27	$168,346 69

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 3.)	(Col. 4, Total.)
	I.—Expended on Corporation Account.			
	A.—Sums Loaned or Invested on Capital Account.			
1.	(*a*) Loaned on mortgages of realty	.....	$55,202 39	
	B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock	$12,239 77		
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz:			
19.	(*b*) Deposits: Principal, $16,448 77; interest, $1,232 47	1,232 47	16,448 77	
20.	(*c*) Debentures issued in Canada: Principal, $68,419 87; interest, $7,207 78	7,207 78	68,419 87	
	D.—Management Expenses (other than foregoing.)			
25.	(*a*) Salaries, wages and fees	1,338 00		
26.	(*b*) Commission or brokerage	12 85		
28.	(*d*) Stationery, postage, printing and advertising	140 71		
29.	(*e*) Law costs	28 00		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32)	432 85		
32.	(*h*) Registration fees	82 00		
33.	(*j*) Other management expenditure	169 01		
	F.—Balance.			
37.	(*a*) Cash in bank	.....	5,392 22	
	Totals	$22,883 44	$145,463 25	$168,346 69

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $77,000.00. Issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911, none.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, estimated $70,000.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.15%; on debentures, 4.35%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910: (*a*) on mortgages or realty; (*b*) on other securities.
   (i) owned beneficially by the Corporation; (*a*) 5.31%; (*b*) 4.40%.
   (ii) not owned beneficially; (*a*) none; (*b*) none.

6. Of the mortgages owned beneficially by the Corporation $485,436.26 is on realty situate in Ontario, and none on reality situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) funds or securities owned beneficially, none.
   (ii) not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation
   (i) Mortgages owned beneficially, $1,500,000, estimated.
   (ii) Not so owned, none.

11. How often are securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $5,000; Clerk, $1,000.

   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.

13. Date when the accounts of the Corporation were last audited? To 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: J. M. Fowler and A. M. McQueen.
   For 1911: J. M. Fowler and A. M. McQueen.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd July, 1910 and 2nd January, 1911, 2¾% each.

16. What is the date appointed for the Annual Meeting? Thursday, 2nd February, 1911. Date of last Annual Meeting? 3rd February, 1910.

17. Special General Meetings held in 1910: Dates, 21st February, 1910.

THE DOMINION SAVINGS AND INVESTMENT SOCIETY.

Head Office, London, Ontario.

Incorporated under Chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; cf. Consol. Stat. U.C., c. 53; R.S.O. 1877, c. 164; and R.S.O. 1887, c. 169.

Annual Statement

Of the condition and affairs of the Dominion Savings and Investment Society of London, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

Thomas H. Purdom, K.C., Pres., London, Ont.;	14th February, 1911;	13th February, 1912.
John Ferguson, Vice-President, London, Ont.;	"	"
W. J. McMurtry, Director, Toronto, Ont.;	"	"
John Purdom, Director, London, Ont.;	"	"
Samuel Wright, Director, London, Ont.;	"	"
John Milne, Director, London, Ont.;	"	"
Nathaniel Mills, Managing-Director, London, Ont.;	"	"

A. Permanent capital stock; total amount authorized, $1,500,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the Corporation.
		$	$	$ c.	$
Fully called stock.	20,000	50	1,000,000	934,693 86	65,306 14c.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called; total paid thereon	$934,693 86	
4. (*d*) Dividends declared in respect of (1), but not yet paid	18,686 00	
6. (*f*) Reserve fund in respect of (1)	150,000 00	
7. (*g*) Contingent fund in respect of (1)	2,542 10	
		$1,105,921 96
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$696,444 37	
28. Interest on deposits, due or accrued or capitalized included in No. 27:		
29. Debentures issued in Canada	104,624 64	
30. Interest due and accrued on (29)	2,229 50	
31. Debentures issued elsewhere than in Canada	332,710 46	
32. Interest due and accrued on (31)	1,677 78	
		$1,137,686 75
Total liabilities		$2,243,608 71

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,762,031 87	
10. (*b*) Debts secured by mortgaged land held for sale	104,795 26	
		$1,866,827 13
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds	$2,107 90	
16. (*d*) Debts secured by loan corporations' debentures	736 34	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	54,329 38	
22. (*j*) Debts secured by stocks and bonds	280,150 70	
		337,324 32
E.—Cash.		
31. (*a*) On hand	$3,290 01	
32. (*b*) In banks in Canada	28,319 26	
In banks in England and Scotland	6,847 99	
		38,457 26
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office fittings		1,000 00
Total assets		$2,243,608 71

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

		Total (Col. 4).
	(*a*) Cash not already shown under (1):	
2.	(i) On hand	$2,284 79
3.	(ii) In banks	22,015 62

C.—Receipts on account of Investment, Loans, or Debts.

	(*a*) On mortgages of realty:	
10.	(i) Principal	258,005 89
11.	(ii) Interest	121,249 07
	(*b*) On other securities:	
12.	(i) Principal	101,951 42
13.	(ii) Interest or dividends	15,337 95

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	1,037,679 48
27.	(*c*) Borrowed on debentures	145,677 63
	Totals	$1,704,201 85

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		Total (Col. 4).
1.	(*a*) Loaned on mortgages of realty	$172,948 49
	(*b*) Loaned and invested in other securities, viz.:	
3.	(ii) On stocks and bonds	121,002 29

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$37,372 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18.	(*a*) Bank account interest paid	$1,620 93
19.	(*b*) Deposits: Principal, $1,132,241.32; interest, $23,179.79	1,155,421 11
20.	(*c*) Debentures issued in Canada: Principal, $31,970.65; interest, $4,234.82	36,205 47
21.	(*d*) Debentures issued elsewhere: Principal, $116,167.33; interest, $13,273.60	129,440 93

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	7,133 46
26.	(*b*) Commission or brokerage	1,754 64
28.	(*d*) Stationery, postage, printing and advertising	1,058 21
29.	(*e*) Law costs	35 50
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	898 07
31.	(*g*) Travelling expenses	103 10
32.	(*h*) Registration fee	150 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

E.—Other Expenditures, viz.:

34.	(*a*) Telephone and Telegraph	$143 11
36.	(*c*) Sundries	457 28

F.—Balance.

37.	(*a*) Cash on hand and in bank	38,457 26
	Totals	$1,704,201 85

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $50,258.00. Issued elsewhere, $101,494.20.
2. Amount of other existing obligations which will mature in 1911, exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $346,445.24.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.30%; on debentures, 4%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) on mortgages of realty; (*b*) on other securities.
   (i) owned beneficially by the Corporation: (*a*) 5.86%; (*b*) 5.70%.
   (ii) Not owned beneficially: (a) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation $1,836,740.04 is on realty situate in Ontario, and $30,087.09 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 8: Amount, $12,747.45.
   (ii) Not so owned, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,456,544.10.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $10,000; Accountant, $5,000; Teller, $5,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company, except Accountant, by private individual.
13. Date when the accounts of the Corporation were last audited. 31st December, 1910.
14. Names and addresses of auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: John Lochead and Francis B. Ware.
   For 1911: John Lochead and Francis B. Ware.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st January, 1st July; at rate of 4% per annum.
16. What is the date appointed for the Annual Meeting? 14th January, 1911. Date of last Annual Meeting? 8th February, 1910.
17. Special General Meetings held in 1910: Dates, none.

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY.

Head Office, Forest, Ontario. (Company's By-law No. 29.)

Constating Instruments.

Incorporated under the Building Societies Act. R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; cf. R.S.O. 1887, c. 169.

Annual Statement

Of the condition and affairs of the East Lambton Farmers' Loan and Savings Company of Forest, Ontario, at 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 74, south side King Street, in the Town of Forest, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

James Hutton, M.D., President, Forest;	28th February, 1911;	28th February, 1913.
R. J. McCormick, M.P.P., Vice-Pres., Warwick;	" 1910;	" 1912.
P. Cairns, Director, Forest;	" 1911;	" 1913.
Duncan Weir, Director, Forest;	" 1911;	" 1913.
John McE. Shaw, Director, Forest;	" 1911;	" 1913.
Geo. Smith, V.S., Director, Arkona;	" 1910;	" 1912.
D. P. Campbell, Director, Thedford;	" 1910;	" 1912.
Thos. Sutcliffe, Director, Forest;	" 1910;	" 1912.
N. Tripp, Manager-Secretary, Forest.		

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $200,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$	$ c.	$ c.
1. Fully called stock	4,000	50	200,000	197,850 00	2,150 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $200,000; total paid thereon	$197,850 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	5,440 88	
6. (*f*) Reserve fund in respect of (1)	35,800 00	
		$239,090 88
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$181,866 07	
29. Debentures issued in Canada	64,200 00	
30. Interest due and accrued	978 05	
		247,044 12
Total liabilities		$486,135 00

Cr. Assets.

1.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows: 2. (i) At Forest, Ont., held in freehold	$2,500 00	
		$2,500 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$315,377 43	
11. (*c*) Interest due and accrued on item (9) and not included therein	14,928 21	
12. (*d*) Of the debts mentioned in item (9), the sum of $525.00 is due by directors or officers of the Corporation (not extended) $525 00		
		330,305 64
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$91,314 05	
15. (*c*) Debts secured by Public School debentures	44,633 02	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	10,222 25	
26. (*n*) Interest due and accrued on items (14), (15) and (20) and not included therein	4,080 60	
		150,249 92
E.—Cash.		
31. (*a*) On hand	$1,069 55	
32. (*b*) In bank	1,997 07	
		3,066 62
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture		12 82
Total assets		$486 135 00

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

			(Col. 4.)
	(*b*) Cash (not already shown under (1)):		
2.	(i) On hand	$2,767 23	
3.	(ii) In bank	6,285 03	
			$9,052 26

B.—Sums received wholly or partly on Capital Stock.

4.	(*a*) Calls on permanent capital	$200 00	
			200 00

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	33,762 70	
11.	(ii) Interest on (10, 12, 13, and 14)	24,109 46	
	(*b*) On other securities:		
12.	(i) Principal, municipal debentures	5,885 92	
13.	(ii) " public school debentures	5,460 22	
	(*c*) Other debts:		
14.	(i) Principal, loans on stocks	1,457 57	
			70,675 87

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(*b*) Rents	$84 00	
			84 00

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	$126,481 95	
27.	(*c*) Borrowed on debentures	36,000 00	
			162,481 95
	Total		$242,494 08

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

		(Col. 1.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$29,023 62	
	(*b*) Loaned on other securities:		
2.	(i) On stock	7,350 00	
3.	(ii) Municipal Debentures	20,569 07	
4.	(iii) Public school debentures	11,335 15	
			$68,277 84

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$10,778 60	
			10,778 60

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18.	(*a*) Bank account, interest	$372 78	
19.	(*b*) Deposits: Principal, $130,237.91; interest, $6,536.45	136,774 36	
20.	(*c*) Debentures issued in Canada: Principal, $19,295.00; interest, $1,984.49	21,279 49	
			$158,426 63

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$1,266 00	
28. (*d*) Stationery, postage, printing and advertising	101 51	
30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates	318 16	
32. (*h*) Registration fees, including filing fee	55 00	
33. (*i*) Other management expenditure	68 72	
		1,809 39
E.—Other Expenditure.		
34. (*a*) Installing new furnace	$135 00	135 00
F.—Balance.		
37. (*a*) Cash on hand and in bank		3,066 62
Totals		$242,494 08

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of Debentures maturing in 1911: Issued in Canada, $11,700.00. Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1911, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $16,922.67.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.55%; On debentures, 4%; On debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5.20%; (*b*) 5%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $310,877.43 is on realty situate in Ontario, and $4,500 on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation: Have none on realty situate in Ontario, and have none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $605,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, $5,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. 4th February, 1911. There is a monthly audit.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: Robert McFarland and J. M. McKenzie.
   For 1911: Robert McFarland and J. M. McKenzie.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on these days respectively? 2nd January and 2nd July, at 5½% per annum.
16. What is the date appointed for the Annual Meeting? Second Saturday in February. Date of last Annual Meeting? 18th February, 1911.
17. Special General Meetings held in 1910: Dates, none.

THE FRONTENAC LOAN AND INVESTMENT SOCIETY.

Head Office, Kingston, Ont.

Constating Instruments.

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the Frontenac Loan and Investment Society of Kingston, Ontario, on the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 87 Clarence Street, in the City of Kingston, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

Sir Richard Cartwright, G.C.M.G., P.C., President, Kingston, Ont.; March, 1910; March, 1911.
R. Vashan Rogers, K.C., LL.D., Vice-President, Kingston, Ont.; March, 1910; March, 1911.
Lieut.-Colonel Henry R. Smith, Director, Kingston, Ont.; March, 1910; March, 1911.
W. H. Moutray, Director, Stella, Ont.; March, 1910; March, 1911.
R. C. Cartwright, Napanee, Ont.; March, 1910; March, 1911.
Lieut.-Col. S. C. McGill, Manager, Kingston, Ont.

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, $200,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	———		
		$	$	$	
Fully called	4,000	50	200,000	200,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital, fully called; total called, $200,000.00; total paid thereon	$200,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	5,334 00	
6. (*f*) Reserve fund in respect of (1)	30,000 00	
7. (*g*) Contingent fund in respect of (1)	9,500 00	
		$244,834 00
Liabilities to the Public.		
27. Deposits, including unclaimed deposits (right reserved to require 30 days' notice of any withdrawal)	$81,655 03	
29. Debentures issued in Canada	9,500 00	
30. Interest due or accrued on (29)	190 00	
		91,345 03
Total liabilities		$336,179 03

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Kingston, Ont., held in freehold	$4,844 37	
5. (*b*) Freehold land (including buildings) other than foregoing	15,391 49	
		$20,235 86
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$241,453 38	
10. (*b*) Debts secured by mortgaged land held for sale	18,215 43	
		259,668 81
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$19,976 63	
22. (*j*) Debts secured by bonds	19,984 79	
24. (*l*) Debts secured by Society's debentures	787 50	
		40,748 92
E.—Cash.		
31. (*a*) Cash on hand	$488 60	
32. (*b*) In banks	14,844 75	
		15,333 35
F.—Assets not hereinbefore mentioned.		
38. (*b*) Office furniture		192 09
Total assets		$336,179 03

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

	(1) Cash not already shown under (1):		
2.	(i) On hand	$565 40	
3.	(ii) In bank	26,494 02	
			$27,059 42

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:	
10.	(i) Principal }	
11.	(ii) Interest }	58,488 19
	(*b*) On other securities:	
12.	(i) Principal	14,588 80
13.	(ii) Interest or dividends	2,155 40

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales	4,000 00
17.	(*b*) Rents	292 00

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	93,956 74
27.	(*c*) Borrowed on debentures	7,000 00

G.—Receipts from other Sources.

30.	(*a*) Solicitors' charges for conveyancing	102 24
	(*b*) Real estate	981 83
	(*c*) Bonds	8,506 25
	Totals	$217,130 87

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		Total (Col. 4).
1.	(*a*) Loaned on mortgages of realty	$71,894 99
	(*b*) Loaned or invested in other securities:	
2.	(i) Shareholders' stock	12,162 75

B.—Expended on Stock Account.

8.	Dividend paid on permanent stock	8,932 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19.	(*b*) Deposits: Principal, $97,370.70; interest, $46.30	97,417 00
20.	(*c*) Debentures issued in Canada: Principal, $7,000; interest, $380	7,380 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).

25. (*a*)	Salaries, wages and fees	$2,566 75
26. (*b*)	Commission or brokerage	113 45
28. (*d*)	Stationery, postage, printing and advertising	150 42
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	248 17
32 (*h*)	Registration fees	235 00
33. (*i*)	Other management expenditure	95 74

E.—Other Expenditure, viz.:

34. (*a*)	Advanced on real estate	586 83
35. (*b*)	Repairs	4 68
36. (*c*)	Incidentals	9 74

F.—Balance.

37. (*a*)	Cash on hand and in banks	15,333 35
	Totals	$217,130 87

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $4,500.00; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. None.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3%; on debentures, 4%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5.06%; (*b*) 5.53%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.

6. Of the mortgages owned beneficially by the Corporation $240,213.23 is on realty situate in Ontario, and $19,455.58 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation. None on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially. None.
   (ii) Not so owned. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially. None.
   (ii) Not so owned. None.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, approximately, $434,505.00.

11. How often are the securities held by the Corporation valued? When loan is applied for and further when necessary.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Cashier, $2,000.

    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private.

13. Date when the accounts of the Corporation were last audited? February, 1911.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):

    For 1910: Jno. H. Birkett and R. J. Hooper.

    For 1911: Not yet appointed.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 5th January, 1910, 2% and bonus of ½%; 5th July, 2%.

16. What is the date appointed for the Annual Meeting? 15th March, 1911; date of last Annual Meeting? 16th March, 1910.

17. Special General Meetings held in 1910: Dates none.

THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

Head Office, Guelph, Ontario.

Incorporated under the Buildings Societies Act (Consol. Statutes U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of The Guelph and Ontario Investment and Savings Society, of Guelph, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Cork and Wyndham Streets, in the City of Guelph, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

Alexander Baine Petrie, President, Guelph;	February, 1910;	February, 1911.
Henry Howitt, M.D., 1st Vice-President, Guelph;	"	"
George D. Forbes, 2nd Vice-President, Hespeler;	"	"
Charles E. Howitt, Director, Guelph;	"	"
George Shortreed, Director, Guelph;	"	"
J. E. McElderry, Man. Dir. and Sec.-Treas., Guelph;	"	"

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $820,000; as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and Permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called stock.....	7,000	50	350,000	350,000	.....
2. Partly "	9,400	50	470,000	94,000	376,000
Totals.....	16,400	....	820,000	444,000	376,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $350,000; total paid thereon	$350,000.00	
2. (*b*) Ordinary joint stock capital, 20 per. cent. called; total called, $94,000; total paid thereon	94,000 00	
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	17,760 00	
5. (*e*) Unappropriated profits in respect of (1) and (2)	10,636 57	
6. (*f*) Reserve fund in respect of (1) and (2)	300,000 00	
		$772,396 57
Liabilities to the Public.		
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal)	$541,450 43	
28. Interest on deposits, due or accrued or capitalized	8,144 01	
29. Debentures issued in Canada	1,245,618 11	
30. Interest due and accrued on (29)	26,366 28	
31 Debentures issued elsewhere than in Canada	93,803 80	
32 Interest due and accrued on (31)	1,973 24	
		1,917,355 87
Total liabilities		$2,689,752 44

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises at Guelph, Ont. (held in freehold)		$20,000 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land, including accrued interest		2,523,031 28
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Municipal bonds or debentures owned by Society	$77,723 89	
15. (*c*) Public School debentures owned by Society	4,564 57	
16. (*d*) Debts secured by Loan Corporation debentures	2,255 00	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	3,977 25	
26. (*n*) Interest due and accrued on items (14) to (20) and not included therein	1,156 43	
		89,677 14
E.—Cash.		
31. (*a*) On hand	$12,217 79	
31. (*b*) In bank, Guelph, Ont.	42,795 37	
In bank, London, England	1,780 86	
		56,794 02

BALANCE SHEET.—Continued.

F.—Assets not hereinbefore mentioned.

37.	(*a*) Rents accrued	250 00
	Total assets	$2,689,752 44

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

		(Col. 1.)	(Total Col. 4.)
2.	(i) On hand	$8,205 58	
	(ii) In bank	284,546 58	
	(iii) Balance due by agents in Great Britain	1,703 33	
			$294,455 49

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty (including renewals):		
10.	(i) Principal	$448,699 38	
11.	(ii) Interest	147,773 72	
	(*b*) On other securities:		
12.	(i) Principal	3,574 30	
13.	(ii) Interest or dividends	3,517 30	
			603,564 70

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales included in items 10 and 11		
17.	(*b*) Rents of portion of office building	$1,233 47	1,233 47

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits, including interest capitalized	$842,857 13	
27.	(*c*) Borrowed on debentures, currency	370,637 81	
28.	(*d*) Borrowed on debentures, sterling	46,184 66	
			1,259,679 60

G.—Receipts from other sources, viz.:

30.	(*a*) Interest on bank deposits, etc.	$5,906 69	
	(*b*) Exchange, collection charges, etc.	260 80	
			6,167 49
	Total		$2,165,100 75

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Total Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$866,543 34	
	(*b*) Loaned or invested on other securities:		
2.	(i) On Loan Corporation's debentures	815 00	
3.	(ii) On Loan Corporation's permanent stock	25 00	
			$867,383 34

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$35,520 00	35,520 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19.	(*b*) Deposits: Principal, $860,168 73; interest, $16,554.47.	$876,723 20	
20.	(*c*) Debentures issued in Canada: Principal, $234,813.95; interest, $49,391.22	284,205 17	
21.	(*d*) Debentures issued elsewhere: Principal, $12,166.64; interest, $3,020.40	15,187.04	
			1,176,115 41

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	$14,966 32	
26.	(*b*) Commission and land valuation	7,638 70	
27.	(*c*) Caretaking, etc.	353 00	
28.	(*d*) Stationery, postage, printing and advertising	2,018 80	
29.	(*e*) Law costs	162 82	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates.	1,560 25	
31.	(*g*) Travelling expenses	22 10	
32.	(*h*) Registration fees	200 00	
33.	(*i*) Other management expenditure	568 72	
	(*j*) Office improvements	1,390 02	
			28,880 73

E.—Other Expenditure, viz.:

34.	(*a*) Taxes, insurance and repairs on portion of office building leased	$304 68	
35.	(*b*) Exchange re sterling debentures	102 57	
			407 25

F.—Balance.

37.	(a) Cash on hand and in banks in Canada and in Britain ($1,780.86)	56,794 02
	Total	$2,165,100 75

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $234,562.99, including overdue debentures; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911: Other than deposits, none.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $580,921.59, including those payable on demand.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 2.847%; on debentures, 4.425%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:

(*a*) On mortgages of realty; (*b*) on other securities.

(i) Owned beneficially by the Corporation: (*a*) 7.21214; (*b*) 3.66409.

(ii) Not owned beneficially: (*a*) Nil.

6. Of the mortgages owned beneficially by the Corporation, $605,042.14 is on realty situate in Ontario, and $1,917,989.14 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation: Nil on realty situate in Ontario, and nil on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:

(i) Funds or securities owned beneficially. Nil.

(ii) Not so owned. Nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:

(i) Owned beneficially, No. 5; amount, $5,938.60.

(ii) Not so owned. Nil.

10. Aggregate market value of land mortgaged to the Corporation:

(i) Mortgages owned beneficially, $5,847,401.00.

(ii) Not so owned. Nil.

11. How often are the securities held by the Corporation valued? The mortgages are inspected annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, $10,000; other officers, $15,000. The Solicitors are also under bond.

(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Company with one exception.

13. Date when the accounts of the Corporation were last audited? As at 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):

For 1910: J. W. Kilgour, Gulph, Ont., and J. M. Scully, F.C.A., Berlin.
For 1911: J. W. Kilgour, Guelph, Ont., and J. M. Scully, F.C.A., Berlin.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January and 2nd July, rate, 8% per annum.

16. What is the date appointed for the Annual Meeting? 15th February, 1911. Date of last Annual Meeting? 16th February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE GREY AND BRUCE LOAN COMPANY.

(Formerly the Owen Sound, Grey and Bruce Loan and Savings Company.)

Head Office, Owen Sound, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by Declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order in Council of Ontario, 15th September, 1897, changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan Corporations Act, R.S.O., 1897, c. 205; cf. R.S.O., 1887, c. 169.

Annual Statement

Of the condition and affairs of The Grey and Bruce Loan Company, of Owen Sound, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 861, Second Avenue East, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors, holding office for one year.

The directors and chief executive officers of the Corporation as at 31st December, 1910, were as follows, together with their respective terms of office:

S. J. Parker, President, Owen Sound;	2nd February, 1910;	1st February, 1911.
Capt. Robt. McKnight, Vice-Pres., Owen Sound;	"	"
Robert Wightman, Director, Owen Sound;	"	"
John Armstrong, Director, Owen Sound;	"	"
W. H. Taylor, Director, Owen Sound;	"	"
John McDonald, Director, Chatsworth;	"	"
Wm. Thomson, Director, Grimston;	"	"
W. J. Paterson, Director, Owen Sound;	"	"
H. B. Smith, Director, Owen Sound;	"	"
George S. Kilbourn, Director, Owen Sound;	"	"
Wm. P. Telford, Manager, Owen Sound;	"	"

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$	$	
1. Fully called stock.....	5,510	50	275,500	275,500	.....
2. Partly called stock .	4,490	50	224,500	46,000	.....
Totals.....	10,000	.....	500,000	321,500	....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $275,500; total paid thereon	$275,500 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $46,000; total paid thereon	46,000 00	
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	9,398 83	
5. (*e*) Unappropriated profits (balance to carry over)	322 84	
6 (*f*) Reserve fund in respect of (1) and (2)	33,000 00	
		$364,221 67
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal): $46,775.58; deposit receipts, $25.25	$46,800 83	
28. Interest on deposits due, or accrued, or capitalized	6 26	
29. Debentures in Canada	197,906 00	
30. Interest due or accrued on (29)	2,945 54	
Other liabilities to the public, viz.:		
41. (*a*) Overdraft at bank	1,348 18	
		249,006 81
Total liabilities		$613,228 48

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Owen Sound, held in freehold	$22,000 00	
7. (*d*) Office furniture and safety deposits boxes	671 00	
8. (*e*) Rents, accrued	604 14	
		$23,275 14
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$570,962 51	
Insurance premiums and other mortgage charges	221 03	
11. (*c*) Interest due and accrued on item (9), not included therein	14,246 01	
		585,429 55
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured by permanent stock or shares of the Corporation	$3,520 05	
26. (*n*) Interest due and accrued on item (20) and not included therein	158 84	
		3,678 89
E.—Cash		
31. (*a*) On hand	$844 90	844 90
Total assets		$613.228 48

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	I.—Received by the Corporation for its Own Use.		
	A.—Balance from 31st December, 1909.		
	(*b*) Cash not already shown under (1):		
2.	(i) On hand	$667 56	
3.	(ii) In bank	17,493 79	
			$18,161 35
	B.—Sums received wholly or partly on Capital Stock.		
4.	(*a*) Calls on joint stock permanent capital	$16,860 00	
5.	(*b*) Premiums on (4)	752 00	
9.	Transfer fees	1 50	
			17,613 50
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal and insurance premiums	$53,453 36	
11.	(ii) Interest	31,583 25	
			85,036 61
	(*b*) In other securities:		
12.	(i) Principal: stock loans repaid	$10,464 00	
13.	(ii) Interest on stock loans and on deposit in bank.	356 35	
			10,820 35
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(*b*) Rent of part of office premises	$939 70	939 70
	F.—Borrowed Money.		
25.	(*a*) Overdraft on bank	$1,348 18	
26.	(*b*) Borrowed by taking deposits	96,179 56	
27.	(*c*) Borrowed on debentures	93,369 00	
			190,896 74
	G.—Receipts from Other Sources.		
30.	(*a*) Rents of safe deposit boxes	$21 00	21 00
	Totals		$323,489 25

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
1.	(*a*) Loaned on mortgages or realty	$100,233 63	
	(*b*) Loaned or invested in other securities, viz.:		
2.	(i) On Company's stock	4,475 00	
7.	(*e*) Insurance and taxes advanced on property mortgaged to the Corporation	223 16	
			$104,931 79
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$16,909 47	16,909 47

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*) Bank account: Interest	$6 85	
19. (*b*) Deposits: Principal, $87,340.01; interest, $1,232.08..	88,572 09	
20. (*c*) Debentures payable in Canada: Principal, $100,051; interest, $8,327.45	108,378 45	
		$196,957 39
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$2,159 00	
28. (*d*) Stationery, postage, printing and advertising	157 97	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates.	995 19	
32 (*h*) Registration and filing fees and Provincial tax	278 25	
33. (*i*) Other management expenditure	255 29	
		3,845 70
F.—Balance.		
37. (*a*) Cash on hand		844 90
Totals		$323,489 25

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $150,220.00; issued elsewhere, no debentures are issued elsewhere.
2. Amount of other existing obligations which will mature in 1911: $25.25.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: $162,208.00.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3%; on debentures 4¼%; on debenture stock. Nil.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation. All excepting $1,000 is on realty situate in Ontario, and $1,000 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,120,000.
11. How often are the securities held by the Corporation valued? At time loan is made.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager for $10,000, and Solicitor for $4,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private Sureties.
13. Date when the accounts of the Corporation were last audited? To 31st December, 1910.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: A. F. Armstrong and H. H. Burgess, Owen Sound.
   For 1911: A. F. Armstrong and H. H. Burgess, Owen Sound.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 30th June, and 31st December, at rate of 6% per annum.
16. What is the date appointed for the Annual Meeting? First Wednesday in February. Date of last Annual Meeting? 2nd February, 1910.
17. Special General Meetings held in 1910: Dates, none.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

Head Office, Hamilton, Ont.

Constating Instruments.

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U.C., c. 53) filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. (D.), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D.), repealed sec. 6 of 56 V. c. 85 (D.), and provided for the registration and cancellation of debenture stock.

Annual Statement

Of the condition and affairs of the Hamilton Provident and Loan Society of Hamilton, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows: All are elected at yearly meeting, first Monday in March each year:

Alexander Turner, President, Hamilton.
George Rutherford, Vice-President, Hamilton.
Hon. William Gibson, Director, Beamsville.
J. T. Glassco, Director, Hamilton.
Joseph J. Greene, Director, Hamilton.
George Hope, Director, Hamilton.
C. Ferrie, Manager and Secretary, Hamilton.

A. Permanent capital stock: Total amount authorized, $3,000,000; total amount subscribed, $1,500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called stock	10,000	100	1,000,000	1,000,000	.....
2. Partly called stock	5,000	100	500,000	100,000	400,000
Totals.....	15,000	.....	1,500,000	1,100,000	400,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1. (*a*)	Ordinary joint stock capital, fully called; total called, $1,000,000; total paid thereon	$1,000,000 00	
2. (*b*)	Ordinary joint stock capital, 20 per cent. called; total called, $100,000; total paid thereon	100,000 00	
4. (*d*)	Dividends declared in respect of (1), (2), but not yet paid	44,000 00	
6. (*f*)	Reserve fund in respect of (1), (2)	675,000 00	
7. (*g*)	Contingent fund in respect of (1), (2)	20,946 97	
			$1,839,946 97
	Liabilities to the Public.		
27.	Deposits, right reserved to require 30 days' notice of any withdrawal	$763,016 60	
29.	Debentures issued in Canada	512,193 00	
30.	Interest due and accrued on (29)	8,467 05	
31.	Debentures issued elsewhere than in Canada	848,040 41	
32.	Interest due and accrued on (31)	5,019 59	
35.	Debenture stock issued elsewhere than in Canada	421,453 33	
36.	Interest due and accrued on (35)	2,890 80	
39.	Due on loans in process of completion or to pay assumed mortgages	17,012 36	
			2,578,093 14
	Total liabilities		$4,418,040 11

Cr. Assets.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*)	Office premises situate as follows:		
2.	(ii) At Hamilton, Ont., held in freehold	$80,000 00	
3	(ii) At Brandon, Man., held in freehold	13,000 00	
			$93,000 00
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$3,941,001 75	
10. (*b*)	Debts secured by mortgaged land held for sale	11,975 00	
			3,952,976 75
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*)	Municipal bonds or debentures owned by Society	$108,682 55	
15. (*c*)	Public School debentures owned by Society	855 30	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	5,570 60	
24. (*l*)	Debts secured by Chartered Banks and Loan Companies stock	9,221 50	
			124,329 95

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*)	On hand	$3,975 30	
33.	(i) In bank (England)	78,135 48	
34.	(ii) In banks (Canada)	165,622 63	
			$247,733 41
	Total assets		$4,418,040 11

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

		Total (Col. 4).
(*b*)	Cash (not already shown under (1)):	
2.	(i) On hand	$5,347 71
3.	(ii) In bank	216,563 43

C.—Receipts on account of Investment, Loans or Debts.

(*a*)	On mortgages of realty:	
10.	(i) Principal	545,138 59
11.	(ii) Interest	234,380 73
(*b*)	On debentures:	
12.	(i) Principal (debentures)	6,103 17
13.	(ii) Interest	3,596 95
15.	(ii) Interest received from bank, etc.	6,078 45

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents, head office building	3,672 54

F.—Borrowed Money.

26. (*b*)	Borrowed by taking deposits	853,477 31
27. (*c*)	Borrowed on debentures	326,280 85
28 (*d*)	Borrowed on debenture stock	48,666 67

G.—Receipts from other sources, viz.:

30. (*a*)	Sundry accounts	68,908 88
	Total	$2,318,215 28

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		Total. (Col. 4).
1. (*a*)	Loaned on mortgages of realty	$721,925 18
(*b*)	Loaned or invested in other securities, viz.:	
3.	(ii) Loaned on Society's stock	2,000 00
5.	(iv) Municipal debentures purchased	9,297 70

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	$77,000 00
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
19. (*b*)	Deposits: Principal, $839,578.45; interest, $650.32	840,228 77
20. (*c*)	Debentures issued in Canada: Principal, $106,075; interest, $20,716.05	126,791 05
21. (*d*)	Debentures issued elsewhere: Principal, $121,520.65; interest, $32,309.06	153,829 71
23. (*f*)	Debenture stock issued elsewhere: Principal, none; interest, $14,911.32	14,911 32
24. (*g*)	General interest	1,454 80
	D.—Management Expenses (other than foregoing).	
25. (*a*)	Salaries, wages and fees, $11,628.95; directors' fees, $3,500	15,128 95
26. (*b*)	Commission or brokerage	6,355 95
28. (*d*)	Stationery, postage, printing and advertising	1,300 11
30. (*f*)	Taxes, Government and business	1,560 00
31. (*g*)	Travelling expenses, inspection of land and Inspectors' salaries	5,598 56
32. (*h*)	Registration fees	220 00
33. (*i*)	Sundry accounts	81,715 95
	E.—Other Expenditure, viz.:	
34. (*a*)	Manitoba branch expenses	6,193 19
35. (*b*)	Debenture expenses	4,970 63
	F.—Balance.	
37. (a)	Cash on hand and in banks	247,733 41
	Total	$2,318,215 28

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of Debentures maturing in 1911: Issued in Canada, $212,778.00; issued elsewhere, $88,086 66.

2. Amount of other existing obligations which will mature in 1911, none.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $425,280.65.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.51%; on debentures, 4.08%; on debenture stock, 4%.

5. Average rate of interest per annum received by the Corporation on investments made during 1910:

(*a*) On mortgages of realty; (*b*) On other securities.

(i) Owned beneficially by the Corporation: (*a*) 6.75%; (*b*) 4.50%.
(ii) Not owned beneficially: (*a*) none; (*b*) none.

Average rate on all mortgage investments outstanding at 31st December, 1910, 6.59%.

6. Of the mortgages owned beneficially by the Corporation, $2,008,273.75 is on realty situate in Ontario, and $1,932,728.00 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No., 12; amount, $24,236.41.
   (ii) Not so owned. None.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $9,857,281.00.

11. How often are the securities held by the Corporation valued? Yearly or oftener.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. All, from $5,000.00 down.

   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Both.

13. Date when the accounts of the Corporation were last audited. 31st December, 1910. Audited monthly.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910, Ralph E. Young, Toronto, and R. L. Gunn, Hamilton, and S. H. McKay, Brandon, Man.
   For 1911, not yet appointed.

15. What were the Dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July; 6% dividend and 1% bonus.

16. What is the date appointed for the Annual Meeting? First Monday in March. Date of last Annual Meeting? 7th March, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE HURON AND ERIE LOAN AND SAVINGS COMPANY.

Head Office, London, Ontario.

Constating Instruments.

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edw. VII. (1906), c. 110 (D).

Of the above mentioned constituent Companies The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U. C., c. 53) with the Clerk of the Peace for the County of Middlesex, 18th March, 1864 (Decl. Book, p. 65). The original corporate name was The Huron and Erie Savings and Loan Society. The corporate name was changed to The Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 115 (D), and by 4-5 Edw. VII. (1905), c. 105 (D).

The Canadian Savings and Loan Company of London, Canada, was incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd of September, 1875 (Decl. Book I., p. 67). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205, and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905; and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII., Chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII. (1906), c. 110 (D).

Annual Statement

Of the condition and affairs of The Huron and Erie Loan and Savings Company, of London, Ontario, at 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of nine Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

T. G. Meredith, K.C., President, London;	February, 1910;	February, 1911.
Robert Fox, 1st Vice-President, London;	"	"
F. E. Leonard, 2nd Vice-President, London;	"	"
John Labatt, Director, London;	"	"
H. E. Gates, Director, London;	"	"
F. R. Eccles, M.D., Director, London;	"	"
A. T. McMahen, Director, London;*	"	"
George T. Brown, Director, London;	"	"
Hume Cronyn, Director and Manager, London.		

*Until his death in September, 1910.

A. Permanent capital stock: Total amount authorized, $5,000,000 (6 Edw. VII., c. 130): total amount subscribed, $3,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value.	——		
		$	$	$	$
1. Fully called stock	30,000	50	1,500,000	1,500,000	.....
2. Partly called stock	40,000	50	2,000,000	400,000	1,600,000
Totals.....	70,000	.....	3,500,000	1,900,000	1,600,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $1,500,000; total paid thereon	$1,500,000 00		
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $400,000; total paid thereon	400,000 00		
4. (*d*) Dividend declared in respect of (1), (2), but not yet paid	95,000 00		
5. (*e*) Unappropriated profits in respect of (1), (2)	21,064 20		
6. (*f*) Reserve fund in respect of (1), (2).....	1,900,000 00		
			$3,916,064 20

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	$1,953,640 14		
28. Interest on deposits capitalized or paid in 1910, $58,011.94			
29. Debentures payable in Canada	3,186,368 07		
30. Interest due and accrued on (29)	55,430 97		
31. Debentures payable elsewhere than in Canada	3,876,574 95		
32. Interest due and accrued on (31)	24,535 64		
			9,096,549 77
Total liabilities			$13,012,613 97

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*) Office premises situate as follows:		
2. (1) At 440-442 Richmond Street, London, Ont., held in freehold	$15,000 00	
		$15,000 00

BALANCE SHEET.—Continued.

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land, less amount retained to pay prior mortgages, $73,860.23	$11,231,274 35	$11,231,274 35

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (*b*)	Municipal bonds or debentures owned by Company..	$481,364 00	
15. (*c*)	Public School debentures owned by Company	437,066 00	
16. (*d*)	Bonds of other Corporations owned by Company	204,227 00	
22. (*j*)	Debts secured by Life Insurance Policies	12,190 00	
23. (*k*)	Debts secured by bank stocks	865 00	
			1,135,712 00

E.—Cash.

31. (*a*)	On hand	$5,504 06	
32. (*b*)	In bank as follows:		
33.	(i) In England	109,403 82	
34.	(ii) In Canada	328,644 74	
			443,552 62

F.—Assets not hereinbefore mentioned.

37. (a)	Permanent stock of other Corporations fully paid up..	$187,075 00	
			187,075 00
	Total assets		$13,012,613 97

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

		(Col. 1).	(Col. 4).
1. (*a*)	Cash (not already shown under (1)):		
2.	(i) On hand	$5,415 02	
3.	(ii) In bank	495,627 78	
			$501,042 80

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	$1,887,328 81	
11.	(ii) Interest	631,012 64	
	(*b*) On other securities:		
12.	(i) Principal	256,213 88	
13.	(ii) Interest or dividends	61,472 67	
14.	Retained to pay assumed mortgages	63,094 08	
			2,899,122 08

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents	$660 00	
			660 00

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	F.—Borrowed Money.		
26. (*b*)	Borrowed by taking deposits	$3,454,159 88	
27. (*c*)	Borrowed on debentures	1,796,459 32	
			$5,250,619 20
	G.—Receipts from other sources, viz.:		
30. (*a*)	Interest on bank accounts	$11,685 46	11,685 46
	Totals		$8,663,129 54

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
		(Col. 1).	(Col. 4).
1. (*a*)	Loaned on mortgages of realty (including assumed mortgages, $27,819.54)	$2,449,096 37	
(*b*)	Loaned or invested in other securities:		
2.	(i) Loaned on Life Insurance Policies	645 02	
3.	(ii) Loaned on bonds	145,200 80	
4.	(iii) Debentures and other securities purchased	195,211 91	
			$2,790,154 10
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$190,000 00	190,000 00
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
19. (*b*)	Deposits: Principal, $3,599,604.01; interest, $1,488.45.	$3,601,092 46	
20. (*c*)	Debentures payable in Canada: Principal, $1,022,788.24; interest, $125,889.24	1,148,677 48	
21. (*d*)	Debentures payable elsewhere: Principal, $244,657.04; interest, $145,066.34	389,723 38	
			5,139,493 32
	D.—Management Expenses (other than foregoing).		
25. (*a*)	Salaries, wages and fees	$41,699 43	
26. (*b*)	Commission or brokerage	38,456 11	
27. (*c*)	Insurance and guarantee premiums	241 72	
28. (*d*)	Stationery, postage, printing and advertising	4,618 14	
29. (*e*)	Law costs	777 79	
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	3,273 03	
31. (*g*)	Travelling expenses	7,645 94	
32. (*h*)	Registration fees	320 50	
33. (*i*)	Other management expenditure	1,396 84	
			98,429 50
	E.—Other Expenditures, viz.:		
34. (*a*)	Alterations and improvements in Company's building.	$1,500 00	1,500 00
	F.—Balance.		
37. (*a*)	Cash on hand and in banks		443,552 62
	Total		$8,663,129 54

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Payable in Canada, $1,241,209.78, including $71,790.33 overdue and not presented for payment; payable elsewhere, $554,374.16.

2. Amount of other existing obligations which will mature in 1911, exclusive of deposits. Nil.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: $1,332,118.29.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.00%; on debentures, 4.053%; on debenture stock. Nil.

5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5.864%; (*b*) 4.952%.
   (ii) Not owned beneficially: (*a*) Nil; (*b*) Nil.

6. Of the mortgages owned beneficially by the Corporation, $9,918,146.35 is on realty situate in Ontario, and $1,313,128.00 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation. Nil on realty situate in Ontario, and nil on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially. Nil.
   (ii) Not so owned. Nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 11; amount, $29,364.30.
   (ii) Not so owned. Nil.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $24,303,528.00.
   (ii) Not so owned. Nil.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $10,000; other officers, $74,000. Total, $84.000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? As at 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: M. H. Rowland and F. G. Jewell.
   For 1911: M. H. Rowland and F. G. Jewell.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January, 5%, 2nd July 5%.

16. What is the date appointed for the Annual Meeting? 8th February, 1911. Date of last Annual Meeting? 9th February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE IMPERIAL LOAN AND INVESTMENT COMPANY OF CANADA.

Head Office, Toronto (38 Vic., c. 62 (D.), s. 2).

Constating Instruments.

As recited in the Preamble of 38 Vic. 62 (D.), the Company was incorporated under the Building Societies Act, Consol. Stat. U.C., chap. 53. The declaration of incorporation was filed on the 19th August, 1869, with the Clerk of the Peace for the County of York. The corporate name was The Imperial Building, Savings and Investment Company (Decl. Book II., 47).

In 1875 the corporate name was changed by 37 V., c. 62 (D.), to The Imperial Loan and Investment Company (sec. 1). The existing Corporation was continued under the new name, with its head office at Toronto (sec. 2).

Section 3 enacts: "3. The said Company shall not under its new name be deemed a new Corporation, but it shall have, hold and continue to exercise all the rights, powers and privileges that previously to such change had been held, exercised and enjoyed by the said 'Imperial Building, Savings and Investment Company' in as full and ample a manner as if the said Company had continued to exist under its original name; and all statutory provisions applicable to the said Company shall continue applicable to the said Imperial Loan and Investment Company."

In 1881, by Letters Patent of Canada dated 11th June, the Company was re-incorporated "under The Canada Joint Stock Companies Act, 1876, by the name of the Imperial Loan and Investment Company of Canada (Limited), and as a Loan Company within the meaning and provisions of the said last mentioned Act, with their now existing capital of one million dollars."

For the lending and borrowing powers see R.S.C. (1886), c. 119, secs. 88-98; 62-3 Vict. (1889), chap. 41 (D.), s. 20; and the Loan Corporations Act, R.S.O. 1897, c. 205.

See Statutes of Canada, 1899, 62-3 Vic., c. 116.

Annual Statement

Of the condition and affairs of the Imperial Loan and Investment Company of Canada, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 37 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Douglas A. Burns, President, Toronto, Ont.;	7th February, 1910;	6th February, 1911.
Edward B. Brown, K.C., Vice-President, Toronto;	"	"
Wm. M. Douglas, K.C., Director, Toronto, Ont.;	"	"
E. L. Taylor, K.C., Director, Winnipeg, Man.;	"	"
Thos. T. Rolph, Director, Toronto, Ont.;	"	"
Thos. T. Rolph, Secretary, Toronto, Ont.;		

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $839,850, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, 1st August, 1893; rate per cent., 10; gross amount, $21,000; amount paid thereon, $20,917.98.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$ c.	$ c.
1. Fully called.....	6,298½	100	629,850	629,687 96	162 04
2. 40 per cent. called.....	2,100	100	210,000	*105,857 21	104,142 79
Totals.....	8,398½	.....	839,850	735,545 17	104,304 83

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $629,850; total paid thereon	$629,687 96	
2. (*b*) Ordinary joint stock capital, 40 per cent. called; total called, $84,000; total paid thereon.....	84,000 00	
3. (*cc*) Joint stock capital paid in advance of calls.....	21,857 21	
4. (*d*) Dividends declared in respect of (1), (2) and (3), but not yet paid	18,388 65	
6. (*f*) Reserve fund in respect of (1), (2) and (3).....	65,000 00	
7. (*g*) Contingent fund in respect of (1), (2) and (3).....	374 35	
25. Unclaimed dividends	64 50	
C.—Liability to Stockholders or Shareholders other than as shown under A or B, viz.:		
26. Profit and loss	21,185 00	
		$840,557 67

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	$11,195 25	
29. Debentures issued in Canada	500 00	
30. Interest due and accrued on (29)	5 00	
31. Debentures issued elsewhere than in Canada	556,701 73	
32. Interest due and accrued on (31)	5,609 00	
		574,010 98
Total liabilities		$1,414,568 65

*Paid in advance of calls, $21,857.21.

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
B.—(i) Debts secured by mortgages of land, owned beneficially.			
9. (*a*) Debts secured by mortgages of land		$110,197 93	
10. (*b*) Debts secured by mortgaged land held for sale		41,893 00	
10. (*bb*) Debts secured by land held by the Company as Mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable		45,173 00	
B.—(ii) Debts secured by Mortgages of Land, which have been assigned to Trustees to secure debenture holders and are not owned beneficially:			
9. (*aa*) Debts (other than item 10) secured by mortgages of land		778,231 68	
			$975,495 61
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		$29,228 32	
22. (*j*) Debts secured by stocks and bonds		37,181 94	
23. (*k*) Stocks owned by the Company		340,000 00	
			406,410 26
E.—Cash			
31. (*a*) On hand		$375 34	
32. (*b*) In banks in Canada		30,174 69	
In banks in London, Eng.		2,112 75	
			32,662 78
Total assets			$1,414,568 65

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1909.		
		(Total Col. 4.)
(*b*) Cash (not already shown under (1)):		
2. (i) On hand		$371 74
3 (ii) In bank		40,938 11
B.—Sums received wholly or partly on Capital Stock.		
4. (*aa*) Joint Stock Capital received in advance of call		17 05
C.—Receipts on account of Investments, Loans or Debts.		
(*a*) On mortgages or realty:		
10. (i) Principal		119,792 15
11. (ii) Interest		50,506 60
(*b*) On other securities:		
12. (i) Principal		8,233 58
13. (ii) Interest or dividends		20,791 45

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents	5,400 68

F.—Borrowed Money.

25. (*a*)	Bank or other advances, discounts on overdrafts	3,267 85
26. (*b*)	Borrowed by taking deposits	14,753 15
27. (*c*)	Borrowed on debentures	18,395 98
	Totals	$282,468 32

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Total Co. 4.)
1. (*a*)	Loaned on mortgages of realty	$104,452 75
(*b*)	Loaned or invested in other securities	19,337 00
7. (*e*)	Insurance and taxes advanced on property mortgaged to the Corporation	3,903 52

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	36,776 55

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (*b*)	Deposits: Principal, $15,292.08; interest, $636.94	15,929 02
20. (*c*)	Debentures issued in Canada: Principal, $1,000; interest, $71.65	1,071 65
21. (*d*)	Debentures issued elsewhere: Principal, $22,897.66; interest, $23,776.75	46,674 41

D.—Management Expenses (other than foregoing).

25. (*a*)	Salaries, wages and fees	11,698 68
26. (*b*)	Commission or brokerage	2,648 72
28. (*d*)	Stationery, postage, printing and advertising	523 30
29. (*c*)	Law costs	1,166 31
30. (*f*)	Fuel, rent and taxes (other than in 7 and 32) and rates	1,003 96
31. (*g*)	Travelling expenses	352 00
32. (*h*)	Registration fee	105 00
33. (*i*)	Other management expenditure	3,018 61

E.—Other Expenditure.

34. (*a*)	Interest account	211 41
35. (*b*)	Sterling exchange and stamps	104 25
36 (*c*)	Government taxes	828 40

F.—Balance.

37. (*a*)	Cash on hand and in banks	32,662 78
	Total	$282,468 32

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, nil; issued elsewhere, $152,014.15.

2. Amount of other existing obligations which will mature in 1911. Nil.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $46,391.07.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4.60%; on debentures, 4¼%.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 6½%; (*b*) 6%.
(ii) Not owned beneficially (*a*) 6½%.

6. Of the mortgages owned beneficially by the Corporation, $184,609.91 is on realty situate in Ontario, and $12,654.02 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, $478,200 is on realty situate in Ontario, and $300,031.68 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, $4,033.92.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, none.
(ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $408,114.00.
(ii) Not so owned, $1,385,049.00.

11. How often are the securities held by the Corporation valued? As occasion may require.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Secretary, $5,000; Accountant, $3,000; Cashier, $1,000; Clerk, $1,000.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? 31st December, 1909.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: H. Vigeon, F.C.A. and B. Pontifex, A.C.A.
For 1911: H. Vigeon, F.C.A. and B. Pontifex, A.C.A.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January and July, 5% per annum.

16. What is the date appointed for the Annual Meeting? 6th February, 1911. Date of last Annual Meeting? 7th February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.

Head Office, Sarnia.

Constating Instruments.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the Industrial Mortgage and Savings Company, of Sarnia, Ontario, at the 3st December, 1910, and for the year ending on that day made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 181 Front Street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

John Cowan, K.C., President, Sarnia, Ont;	January, 1910;	January, 1912.
W. G. Willoughby, 1st Vice-Pres., Walnut, Ont.;	" 1910;	" 1912.
John McFarlane, 2nd Vice-Pres., Mandaumin;	" 1910;	" 1912.
William McDonald, Director, Brigden, Ont.;	" 1909;	" 1911.
Malcolm McGugan, Director, Strathroy, Ont.;	" 1909;	" 1911.
Wm. G. Hall, Director, Arkona;	August, 1909;	" 1911.
Peter Grant, Director, Avonroy, Ont.;	January, 1910;	" 1912.
Byron Stephens, Director, Brigden, Ont.;	January, 1909;	" 1911.
William Armstrong, Director, Wyoming, Ont.;	January, 1910;	" 1912.
Donald Sutherland, Director, Forest;	" 1909;	" 1911.
D. N. Sinclair, Manager-Secretary, Sarnia, Ont.		

A. Permanent capital stock: Total amount authorized, $1,000,000;* total amount subscribed, $511,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
1. Fully called stock	10,220	50	511,000	509,569 55	1,430 45

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

*Increased to $1,000,000. Order-in-Council (Ont.) bearing date 6th March, 1907.

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock fully called; total called, $511,000; total paid thereon	$509,569 55	
4. (*d*) Dividends declared in respect of (1), but not yet paid	16,538 13	
6. (*f*) Reserve fund in respect of (1)	192,159 82	
		$718,267 50
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$641,019 49	
28. Interest on deposits, due or accrued or capitalized	19,884 37	
29. Debentures issued in Canada	397,476 49	
30. Interest due and accrued on (29)	7,403 71	
		1,065,784 06
Total liabilities		$1,784,051 56

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,640,491 13	
11. (*c*) Interest due or accrued on item (9) and not included therein	1,287 70	
		$1,641,778 83
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$70,279 01	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	14,058 42	
		84,337 43
E.—Cash.		
31. (*a*) On hand	$11,983 84	
33. (*b*) In bank	45,451 46	
		57,435 30
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture		500 00
Total assets		$1,784,051 56

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December 1909.

		(Col. 1.)	Total (Col. 4.)
2.	(i) On hand	$14,091 19	
3.	(ii) In bank	30,412 16	
			$44,503 35

B.—Sums received Wholly or Partly on Capital Stock.

4.	(*a*) Call on joint stock permanent capital		1,224 50

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	193,986 99	
11.	(ii) Interest	79,372 28	
	(*b*) On other securities:		
12.	(i) Principal	$52,529 00	
13.	(ii) Interest or dividends	5,531 73	
			331,420 00

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	$714,316 81	
27.	(*c*) Borrowed on debentures	199,058 64	
			913,375 45

G.—Receipts from other sources, viz.:

30.	(*a*) General interest (on bank balances)	473 99
	Totals	$1,290,997 29

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	Total (Col. 4.)
1.	(*a*) Loaned on mortgages or realty	$287,297 12	
	Loaned or invested in other securities, viz.:		
2.	(i) Municipal debentures	32,112 69	
3.	(ii) Permanent stock	12,942 21	
			$332,352 02

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$33,042 89	
			33,042 89

C.—Borrowed money (other than foregoing) or interest thereon paid, viz:—

18.	(*a*) Bank account (principal and interest)	$82 98	
19.	(*b*) Deposits: Principal, $661,282.04; interest, $203.56...	661,485 60	
20.	(*c*) Debentures issued in Canada: Principal, $184,629.56; interest, $15,371.94	200,001 50	
			861,570 08

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).

	(Col. 1.)	Total (Col. 4.)
25. (*a*) Salaries, wages and fees	$4,119 50	
26. (*b*) Commission or brokerage	352 62	
28. (*d*) Stationery, postage, printing and advertising	746 93	
29. (*e*) Law costs	73 44	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,113 72	
32. (*h*) Registration fee	130 00	
33. (*i*) Other management expenditure	60 79	
		$6,597 00

F.—Balance.

37. (*a*) Cash on hand and in bank	57,435 30
Total	$1,290,997 29

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $192,962.76; Issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911, none.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. Estimated $225,000.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.21%; on debentures, 4.09%;on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 5.25%; (*b*) 4.75%.
(ii) Not owned beneficially: (*a*) None; (*b*) None.

6. Of the mortgages owned beneficially by the Corporation, all are on realty situate in Ontario, and none on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, nil.
(ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, No. 3; amount, $6,812.10.
(ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $2,650,000.
(ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $12,000; Accountant, $6,000; Assistant, $2,000.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.

13. Date when the accounts of the Corporation were last audited. Audited monthly.

14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
For 1910: Henry Ingram and A. B. Teefer, Sarnia, Ont.
For 1911: Henry Ingram and A. B. Teefer, Sarnia, Ont.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, at 6½% per annum.

16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting? 26th January, 1910.

17. Special General Meetings held in 1910: Dates, none.

LANDED BANKING AND LOAN COMPANY.

Head Office, Hamilton, Ontario.

Constating Instruments.

Incorporated under the Building Societies Acts Consol. Stat. U.C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the Landed Banking and Loan Company of Hamilton, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 47 James Street South, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:-

Hon. Thomas Bain, President, Dundas;	7th February, 1910;	6th February, 1911.
C. S. Scott, Vice-President, Hamilton;	"	"
Samuel Barker, M.P., Director, Hamilton;	"	"
Robert Hobson, Director, Hamilton;	"	"
S. F. Lazier, K.C., Director, Hamilton;	"	"
Charles Mills, Director, Hamilton;	"	"
C. W. Cartwright, Manager, Hamilton;	"	"

A. Permanent capital stock: Total amount authorized, $700,000; total amount subscribed, $700,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No of shares.	Par value of shares.			
		$	$	$	
Fully paid stock	7,000	100	700,000	700,000	....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1.(*a*) Ordinary joint stock capital fully called; total called, $700,000; total paid thereon	$700,000 00	
4. (*d*) Dividends declared in respect of (1) but not yet paid	24,500 00	
5. (*e*) Unappropriated profits in respect of (1)	1,032 92	
6. (*f*) Reserve fund in respect of (1)	445,000 00	
		$1,170,532 92
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$705,134 18	
29. Debentures issued in Canada	518,746 43	
30. Interest due and accrued on (29)	6,833 54	
31. Debentures issued elsewhere than in Canada	469,693 90	
32. Interest due and accrued on (31)	2,657 32	
40. Other liabilities to the public, viz.:		
41. (*a*) Directors, auditors, valuators, etc.	2,897 14	
		1,705,962 51
Total liabilities		$2,876,495 43

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows: At Hamilton, held in freehold	$75,000 00	
5. (*b*) Freehold land (including buildings) other than foregoing	850 00	
		$75,850 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than 10) secured by mortgages of land	$2,543,927 13	
10. (*b*) Debts secured by mortgaged land held for sale	5,215 00	
		2,549,142 13
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$75,199 93	
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation	6,628 42	
22. (*j*) Debts secured by advances on Stocks and Bonds not owned by Company	55,606 54	
		137,434 89

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*)	On hand	$3,065 97	
32. (*b*)	In banks	85,260 19	
			$88,326 16

F.—Assets not hereinbefore mentioned.

37. (*a*)	Bonds of Hamilton Gas Light Co.	$20,419 18	
39. (*c*)	Bell Telephone Company Bonds	5,323 07	
			25,742 25
	Total assets		$2,876,495 43

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December 1909.

		(Total Col. 4.)
1. (*a*)	Cash (not already shown under (1):	
2.	(i) On hand	$2,612 07
3.	(ii) In bank	83,990 98

C.—Receipts on account of Investments, Loans or Debts.

(*a*)	On mortgages of realty:	
10.	(i) Principal	
11.	(ii) Interest	
(*b*)	On other securities:	
12.	(i) Principal	550,480 42
13.	(ii) Interest or dividends	
(*c*)	Unsecured debts:	
14.	(i) Principal	
15.	(ii) Interest	

F.—Borrowed Money.

26. (*b*)	Borrowed by taking deposits	1,534,818 49
27. (*c*)	Borrowed on debentures	218,610 85

G.—Receipts from other sources, viz.:

30. (*a*)	Bank interest, rents, etc.	662 70
	Totals	$2,391,175 51

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Total Col. 4.)
1. (*a*)	Loaned on mortgages of realty and other securities		$505,481 06

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	(Col. 1.)	(Total Col. 4.)
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	$45,500 00	$45,500 00
C.—Borrowed money (other than foregoing) or interest thereon paid.		
19. (*b*) Deposits: Principal, $1,521,055.31; interest, $680.69	$1,521,736 00	
20. (*c*) Debentures issued in Canada: Principal, $157,800.00; interest, $22,325.76	180,125 76	
21. (*d*) Debentures issued elsewhere: Principal, $8,577.50; interest, $15,469.49	24,046 99	
		1,725,908 75
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$12,020 41	
26. (*b*) Commission or brokerage	3,883 25	
28. (*d*) Stationery, postage, printing and advertising	1,364 44	
30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates	120 00	
31. (*g*) Travelling expenses	5,222 45	
32. (*h*) Registration fees	1,326 50	
		23,937 05
E.—Other Expenditures, viz.—		
35. (*b*) Debenture expenses		2,022 49
F.—Balance.		
37. (*a*) Cash on hand in banks		88,326 16
Total		$2,391,175 51

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $238,115.87; Issued elsewhere, $42,607.66.

2. Amount of other existing obligations which will mature in 1911, $705,134.18.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. Approximately $300,000.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.601%; on debentures, 4.116%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 6.56%; (*b*) 4.892%.
(ii) Not owned beneficially: (*a*) Nil; (*b*) Nil.

6. Of the mortgages owned beneficially by the Corporation, $1,148,876.97 is on realty situate in Ontario, and $1,395,050.16 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario, and nil on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, nil.
(ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially: No. 2; amount, $3,686.84.
   (ii) Not so owned, nil.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $5,370,066.00.
   (ii) Not so owned, nil.

11. How often are the securities held by the Corporation valued? Yearly or oftener.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $10,000; Accountant and Teller, $5,000 each; Ledger-keeper and Inspectors, $2,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited. December, 1910.

14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
   For 1910: Ralph E. Young and Charles Stiff.
   For 1911: Ralph E. Young and Charles Stiff.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July. 3% in January and 3½% in July.

16. What is the date appointed for the Annual Meeting? First Monday in February. Date of last Annual Meeting? 7th February, 1910.

17. Special General Meetings held in 1910: Dates, None.

*THE LAMBTON LOAN AND INVESTMENT COMPANY.

Head Office, Sarnia, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act, 9 Vict., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The Society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts all of which became consolidated as chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880 to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of The Lambton Loan and Investment Company, of Sarnia, Ontario, at the 31st of December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 191 Front Street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Isaac Unsworth, President, Florence;	1st January, 1910; 1st January, 1912.
Norman S. Gurd, Vice-President, Sarnia;	" "
David Milne, Director, Sarnia;	" "
Fred A. Johnston, Director, Mooretown;	" "
F. F. Pardee, Director, Sarnia;	1st January, 1911; 1st January, 1913.
Robert Mackenzie, Director, Sarnia;	" "
Charles Mackenzie, Director, Sarnia;	" "
Thomas Boulton, Director, Mooretown;	" "
J. H. Kittermaster, Manager, Sarnia.	

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $789,750, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Buildings Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares	___		
1. Fully called stock. ...	15,795	$ 50	$ 789,750	$ 789,750	....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

*The assets of The Huron and Lambton Loan and Savings Company were sold to The Lambton Loan and Investment Company. Order-in-Council, assenting to Agreement, bears date 4th January, 1907.

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock fully called; total called, $789,750.00; total paid thereon	$789,750 00	
4. (*d*) Dividends declared in respect of (1)	31,590 00	
6. (*f*) Reserve fund in respect of (1)	560,000 00	
7. (*g*) Contingent fund in respect of (1)	16,351 65	
		$1,397,691 65
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$775,532 15	
28. Interest on deposits due, or accrued or capitalized	25,257 97	
29. Debentures issued in Canada	407,961 79	
30. Interest due and accrued on (29)	7,968 66	
		1,216,720 57
Total liabilities		$2,614,412 22

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property owned Beneficially by Corporation.		
1. (*a*) Office Premises situate as follows:		
2. (i) At Town of Sarnia; held in freehold		$4,500 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$2,339,752 73	
10. (*b*) Debts secured by mortgaged land held for sale	57,697 55	
		2,397,450 28
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$91,981 45	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	53,228 50	
		145,209 95
E.—Cash.		
31. (*a*) On hand	$10,554 89	
32. (*b*) In bank	56,697 10	
		67,251 99
Total assets		$2,614,412 22

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

	(*b*) Cash not already shown under (1):—		
2.	(i) On hand	$11,746 38	
3.	(ii) In bank	56,872 20	
			$68,618 58

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	$223,071 90	
11.	(ii) Interest	119,459 84	
	(*b*) On other securities:		
12.	(i) Principal	19,350 68	
13.	(ii) Interest or dividends	6,967 79	
			368,850 21

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	$723,034 01	
27.	(*c*) Borrowed on debentures	158,548 87	
			881,582 88

G.—Receipts from other sources, viz.:

30.	(*a*) General interest	$1,941 69	
			1,941 69
	Total		$1,320,993 36

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(*a*) Loaned on mortgages of realty	$281,338 45	
			$281,338 45
	(*b*) Loaned or invested in other securities:—		
3.	(ii) Municipal debentures	$10,366 72	
5.	(iv) Shareholders' stock	15,277 24	
7.	(*e*) Insurances or taxes advanced on property mortgaged to Corporation	2,812 12	
			28,456 08

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$71,077 50	
			71,077 50

C.—Borrowed money (other than foregoing) or interest thereon paid.

19.	(*b*) Deposits: Principal, $684,610.53; interest $353.07	$684,963 60	
20.	(*c*) Debentures issued in Canada: Principal, $162,037.45; interest, $16,368.65	178,406 10	
			863,369 70

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).

25. (*a*)	Salaries, wages and fees	$6,541 18	
26. (*b*)	Commission	677 90	
28. (*d*)	Stationery, postage, printing and advertising	536 82	
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates.	932 03	
31. (*g*)	Travelling expenses	76 10	
32. (*h*)	Registration fees	180 00	
33. (*i*)	Other management expenditure	357 36	
			$9,301 39

E.—Other Expenditures, viz.—

34. (*a*)	General interest	$198 25	
			198 25

F.—Balance.

37. (*a*)	Cash on hand and in bank	67,251 99
	Total	$1,320,993 36

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $156,720.60; Issued elsewhere, nil.

2. Amount of other existing obligations which will mature in 1911, nil.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. Estimate, $350,000.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3%; on debentures, 4%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5¼%; (*b*) 5%.
   (ii) Not owned beneficially: (*a*) nil; (*b*) nil.

6. Of the mortgages owned beneficially by the Corporation, $2,199,322.87 is on realty situate in Ontario, and $140,429.86 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario and nil on realty situate elsewhere. All owned beneficially.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned: All owned beneficially.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially: No., 3; amount, $7,137.03.
   (ii) Not so owned, nil.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,596,175.00.
   (ii) Not so owned, nil.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $10,000; Accountant, $5,000; Cashier, $5,000.

(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited. Daily audit.

14. Names and address of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: T. W. Nesbit and F. C. Watson.
For 1911: T. W. Nesbit and F. C. Watson.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st January and 1st July; 8 per cent. per annum.

16. What is the date appointed for the Annual Meeting? Fourth Wednesday in January. Date of last Annual Meeting? 25th January.

17. Special General Meetings held in 1910: Dates, none.

THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY.

Head Office, Toronto, Ontario.

Constating Instruments.

1863. The Company was incorporated in 1863 by Special Act of the Province of Canada, 27 V., c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz.:

1872. 35 V., c. 108 (D).
1873. 36 V., c. 107 (D).
1876. 39 V., c. 60 (D).
1879. 42 V., c. 75 (D).
1889. 52 V., c. 93 (D).
1891. 54-5 V., c. 114 (D).

For the lending powers of the Company see 27 V. (1863), c. 50 (Province of Canada), secs. 3 and 4; 35 V. (1872), c. 108 (D), sec. 5; also sec. 6 as amended by 36 V. (1873), c. 107 (D), sec. 8; 36 V. (1873), c. 107 (D), sec. 9, and 35 V. (1872), c. 108 (D), sec. 7 as amended by 36 V. (1873), c. 107 (D), s. 10. See Statutes of Canada, 1899, 62 V., c. 117.

For the borrowing powers of the Company see 27 V. (1863), c. 50, (Province of Canada), s. 5, as amended by 36 V. (1873), c. 107 (D), sec. 1; 35 V. (1872), c. 108 (D), s. 8, as amended by 39 V., c. 50 (D), sec. 1; 54-5 V. (1891), c. 114 (D), s. 2. (Issue of debenture stock.)

Annual Statement

Of the condition and affairs of The London and Canadian Loan and Agency Company (Ltd.), of Toronto, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 51 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation as at the 31st December, 1910, were as follows, together with their respective terms of office:

Thomas Long, President, Toronto; 16th February, 1910; 15th February, 1911.
Casimir S. Gzowski, Vice-President, Toronto; 16th February, 1910; 15th February, 1911.
Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., Director, Montreal; 16th February, 1910; 15th February, 1911.
Barlow Cumberland, Director, Toronto; 16th February, 1910; 15th February, 1911.
A. H. Campbell, Director, Toronto; 16th February, 1910; 15th February, 1911.
David B. Hanna, Director, Toronto; 16th February, 1910; 15th February, 1911.
Charles C. Dalton, Director, Toronto; 16th February, 1910; 15th February, 1911.
Goldwin Larrat Smith, Director, Toronto; 16th February, 1910; 15th February, 1911.
Vernon B. Wadsworth, Manager, Toronto.
William Wedd, Jr., Secretary, Toronto.

A.—Permanent Capital Stock: Total amount authorized, $2,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.

Last call made: Date, 1901; rate per cent., 5 per cent.; gross amount, $50,000; amount paid thereon, $50,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
Fully called	20,000	50	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $1,000,000; total paid thereon	$1,000,000 00	
4. (*d*) Dividends declared in respect of (1)	30,000 00	
5. (*e*) Unappropriated profits in respect of (1)	9,654 91	
6. (*f*) Reserve fund in respect of (1)	340,000 00	
7. (*g*) Contingent fund in respect of (1).....	11,847 10	
		$1,391,502 01

Liabilities to the Public.

27. Special deposits	$47,434 92	
29. Debentures issued and payable in Canada	228,100 00	
30. Interest due or accrued on (29)	1,537 33	
31. Debentures issued in Canada, payable elsewhere	2,124,908 34	
32. Interest due or accrued on (31)	39,564 51	
35. Debenture stock issued in Canada, payable elsewhere	476,203 34	
36. Interest due and accrued on (35)	2,400 57	
40. Other liabilities to the public, viz.:		
41. (*a*) Sterling certificates payable at fixed dates	76,583 49	
42. (*b*) Interest due and accrued on 41 (*a*)	1,528 78	
43. (*c*) Sundry creditors	1,189 03	
		2,999,450 31
Total liabilities		$4,390,952 32

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property owned Beneficially by Corporation.

5. (*b*) Freehold land (including buildings) other than foregoing	$1,926 15	
6. (*c*) Leasehold land (including buildings) other than foregoing	2,321 42	
		$4,247 57

BALANCE SHEET.—Continued.

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages on land	$3,800,098 18	
10. (*b*)	Debts secured by mortgaged land held for sale	25,228 89	
(*bb*)	Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable	46,112 31	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	133,730 95	
			$4,005,170 33

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (*j*)	Municipal bonds or debentures owned by Company	$204,629 69	
23. (*k*)	School debentures owned by Company	15,134 77	
24. (*l*)	Bonds of Corporations owned by Company	1,076 25	
25. (*m*)	Debts secured by hypothecation of stocks, etc.	113,134 90	
26. (*n*)	Interest due or accrued on items 22 to 25 and not included therein	7,329 51	
			341,305 12

E.—Cash.

32. (*b*)	In banks in Canada	$22,332 79	
	In banks in London, England	17,896 51	
			40,229 30
	Total assets		$4,390,952 32

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1909.

		(Col. 1.)	(Total Col. 4.)
2. (*b*)	Cash (not already shown under (1)):—		
3.	(ii) In banks		$57,944 65

C.—Receipts on account of Investments, Loans or Debts.

(*a*)	On mortgages of realty:		
10.	(i) Principal		738,370 94
11.	(ii) Interest	$231,324 99	231,324 99
(*b*)	On other securities:—		
12	(i) Principal		160,849 50
13.	(ii) Interest or dividends	$14,185 08	14,185 08

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (*a*)	Sales not included in any of the foregoing items	6,224 75
17. (*b*)	Rents	

F.—Borrowed Money.

27. (*c*)	Borrowed on debentures or certificates at fixed dates	981,917 02
	Total	$2,191,316 93

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (*a*) Loaned on mortgages of realty		$1,121,311 04
(*b*) Loaned or invested in other securities, viz.:		
2. (i) Loans on stocks, bonds, etc.		155,733 74
6. (*c*) Real estate, payments out during year		393 33

B.—Expended on Stock Account.

8. Dividends paid on permanent stock (including amount reserved in 1909)	$60,000 00	60,000 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (*a*) Bank account (principal and interest)		42,387 79
20. (*c*) Debentures, etc., issued and payable in Canada: Principal, $103,656.00		103,656 00
21. (*d*) Debentures, etc., issued in Canada, payable elsewhere: Principal, $496,659.98; interest on debentures, debenture stock, etc., $111,283.94	111,283 94	607,943 92
23. (*f*) Debenture stock issued in Canada: Principal, $2,433.33		2,433 33

D.—Management Expenses (other than foregoing).

25. (*a*) Salaries, directors' fees, etc., Ontario, Manitoba and Saskatchewan	$25,100 88	
26. (*b*) Commission or brokerage on debentures issued and renewed, and loans made and renewed, etc.	12,589 40	
27. (*c*) Agency charges, British directors' fees, etc.	2,193 91	
28. (*d*) Stationery, postage, printing, advertising, etc.	4,491 79	
29. (*e*) Law costs	32 08	
30. (*f*) Fuel, rent, taxes (otner than in 7 and 32), rates, etc.	4,652 49	
31. (*g*) Travelling expenses, inspection, etc	3,687 28	
32. (*h*) Registration fees Loan Corporations Act, Ontario	205 00	
33. (*i*) Other management expenditure, Auditors' fees	600 00	53,552 83

E.—Other Expenditure, viz.:

34. (*a*) Tax on capital (Ontario) and business tax (Toronto)	$817 64	
35. (*b*) Written off Contingent Account	2,018 86	
36. (*c*) Sundry Accounts	839 15	3,675 65

F.—Balance.

37. Cash in various banks in Canada and Great Britain	40,229 30
Total	$2,191,316 93

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued and payable in Canada, $260,914.00; issued in Canada, payable elsewhere, $373,699.00.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: Mortgages and other securities maturing in 1911, $586,094.00; stock loans subject to call, $109,950.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposit, no deposits taken; on debentures, 4 1-10%; on debenture stock, 4%.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On all their mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 7%; (*b*) 5 %.
(ii) Not owned beneficially: (*a*) All funds held beneficially.

6. Of the mortgages owned beneficially by the Corporation, $1,369,016.00 is on realty situate in Ontario, and $2,502,423.00 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially. None.
(ii) Not so owned. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially. None.
(ii) Not so owned. None.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, about $8,000,000.
(ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? Yearly, or oftener as required.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $4,000; Secretary, $4,000; Western Manager, Winnipeg, $4,000; Clerks and other officers, Toronto and Winnipeg, $20,000; bonds also from local Solicitors and Inspectors in North-West.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.

13. Date when the accounts of the Corporation were last audited? Accounts audited monthly. Last full yearly audit, 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: G. H. G. McVity and James George, F.C.A. (Can.), Toronto, Ont.
For 1911: Not yet appointed.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January, 3%, and 2nd July, 3%.

16. What is the date appointed for the Annual Meeting? 15th February, 1911. Date of last Annual Meeting? 16th February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE MIDLAND LOAN AND SAVINGS COMPANY.

Head Office, Port Hope, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II., 127.)

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (*Ibid*), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to the Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition of affairs of the Midland Loan and Savings Company, of Port Hope, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Walton Street, in the Town of Port Hope, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office.

Henry H. Burnham, President, Port Hope, Ont.; 12th June, 1908; 7th February, 1911.
J. W. Clemesha, M.D., Vice-Pres., Port Hope, Ont.; 12th June, 1908; "
William Henwood, Director, Welcome, Ont.; 7th August, 1891; "
John Wickett, Director, Port Hope, Ont.; 10th November, 1905; "
Henry Mulligan, Director, Millbrook, Ont.; 20th November, 1908; "
Thomas Wickett, Director, Port Hope, Ont.; 1st February, 1910; "
Thomas Roberts, Director, Welcome, Ont.; 1st February, 1910; "
J. H. Helm, Manager, Port Hope, Ont.

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, $360,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$	
1. Fully called.....	36,000	10	360,000	360,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $360,000; total paid thereon	$360,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	12,637 00	
5. (*e*) Unappropriated profits in respect of (1)	7,971 73	
6. (*f*) Reserve fund in respect of (1)	190,000 00	
		$570,608 73
Liabilities to the Public.		
27. Deposits (including Unclaimed Deposits): Right reserved to require 30 days' notice of any withdrawal	334,271 70	
28. Interest on deposits, due or accrued or capitalized	12,851 78	
29. Debentures issued in Canada	558,850 65	
30. Interest due and accrued on (29)	12,592 04	
		918,566 17
Total liabilities		$1,489,174 90

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Port Hope, held as freehold		$5,000 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,309,714 24	
10. (*b*) Debts secured by mortgaged land held for sale	1,851 65	
11. (*c*) Interest due and accrued on items 9 and 10 and not included therein	35,826 90	
		1,347,392 79
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by Municipal Bonds or Debentures	$16,500 00	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	6,538 50	
22. (*j*) Debentures of Ontario Municipalities owned by the Company	57,705 15	
26. (*n*) Interest due or accrued on items 20 ($69.80) and 22 ($1,566.70) and not included therein	1,636 50	
		82,380 15
D.—Unsecured Debts.		
27. (*a*) Rents due or accrued on Company's properties	$71 65	
		71 65
E.—Cash.		
31. (*a*) On hand	$2,255 37	
32. (*b*) In banks	52,074 94	
		54,330 31
Total assets		$1,489,174 90

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

			Total (Col. 4).
1.	(*b*) Cash not already shown under (1):		
2.	(i) On hand	$2,230 46	
3.	(ii) In bank	27,929 28	
			$30,159 74

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	$196,911 15	
11.	(ii) Interest	80,565 02	
	(*b*) On loans on shares of the Corporation:		
12.	(i) Principal	4,757 58	
13.	(ii) Interest	265 67	
	(*c*) On loans on Municipal Debentures:		
14.	(i) Principal	4,144 59	
15.	(ii) Interest	644 59	
	(*d*) Bonds and debentures owned by the Company:		
15½.	(i) Principal	6,335 71	
16.	(ii) Interest	2,703 68	
			296,327 99

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(*b*) Rents	$140 00	
			140 00

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	$376,823 29	
27.	(*c*) Borrowed on debentures	377,610 50	
			754,433 79

G.—Receipts from other sources, viz.:

30.	(*a*) Interest reserved for one month on Savings Deposits	$950 00	
	(*b*) Sundry receipts and inspection fees	855 30	
			1,805 30
	Total		$1,082,866 82

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(*a*) Loaned on mortgages of realty	$175,337 92	
	(*b*) Loaned or invested in other securities:		
2.	(i) On municipal debentures	20,644 59	
3.	(ii) Shares of the Corporation	5,790 00	
4.	(iii) Bonds and Debentures owned by the Company	5,705 83	
5.	(iv) Real estate on hand	1,851 65	
			$209,329 99

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock		$26,993 90
	C.—Borrowed Money (other than foregoing) or interest thereon paid.		
19. (*b*)	Deposits: Principal, $385,403.77; interest, $12,848.03.	$398,251 80	
20. (*c*)	Debentures issued in Canada: Principal, $359,933.89; interest, $21,815.38	381,749 27	
			780,001 07
	D.—Management Expenses (other than foregoing).		
25. (*a*)	Salaries, wages and fees	$8,791 91	
26. (*b*)	Commission and brokerage	1,388 00	
28. (*d*)	Stationery, postage, printing and advertising	465 68	
30. (*f*)	Fuel, taxes (other than in 7 and 32), rates and light.	49 30	
31. (*g*)	Travelling expenses	316 25	
32. (*h*)	Registration fees	105 00	
33. (*i*)	Other management expenditure	323 34	
			11,439 48
	E.—Other Expenditures, viz.:		
34. (*a*)	Ontario Government tax	$234 00	
35. (*b*)	Municipal tax	166 00	
36. (*c*)	Sundry unrealizable amount written off	372 07	
			772 07
	F.—Balance		
37. (*a*)	Cash on hand and in bank		54,330 31
	Total		$1,082,866 82

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $287,446.00; issued elsewhere. None.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $144,300.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.37%; on debentures, 3.90%; both 3.70%.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 5.80%; (*b*) 4.71%.
(ii) Not owned beneficially: (*a*) None; (*b*) 5%.

6. Of the mortgages owned beneficially by the Corporation, $1,309,714.24 is on realty situate in Ontario, and none on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation. None on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, $1,851.65.
(ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 2; amount, $2,159.50.
   (ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,200,000.00.
   (ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? Once each year.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $6,000; Assistant Manager, $3,000; Teller and Accountant, $3,000; Ledger Keeper, $2,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Both.

13. Date when the accounts of the Corporation were last audited? 19th December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: John D. Smith and Henry White.
   For 1911: Not appointed until Annual Meeting.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January, 1910, at 3%; 2nd July, 1910, at 3%.

16. What is the date appointed for the Annual Meeting? First Tuesday in February. Date of last Annual Meeting? 1st February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE OXFORD PERMANENT LOAN AND SAVINGS SOCIETY.

Head Office, Woodstock, Ontario.

Constating Instruments.

Incorporated under the Buildings Societies' Act, Consol, Stat. U.C., chapter 53, by declaration filed with the Clerk of the Peace for the County of Oxford, on the 27th October, 1865. (Decl. Book I., 25.) The original corporate name was "The Oxford Permanent Building and Savings Society."

By Order in Council of Ontario, dated 23rd September, 1878, the corporate name was changed to the Oxford Permanent Loan and Savings Society.

The borrowing and the lending powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

A by-law altering the amount of the capital stock was, pursuant to the Loan Corporations Act, approved by Order-in-Council, 27th May, 1905.

Annual Statement

Of the condition and affairs of the Oxford Permanent Loan and Savings Society, of Woodstock, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 388 Dundas Street, in the City of Woodstock, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Henry J Finkle, President, Woodstock; 25th February, 1909; 23rd February, 1911.
Dr. W. T. Parke, Vice-Pres., Woodstock; 24th February, 1910; 22nd February, 1912.
James White, Director, Woodstock; 25th February, 1909; 23rd February, 1911.
Thomas H. Parker, Director, Woodstock; 25th February, 1909; 23rd February, 1911.
Lt.-Col. John White, Director, Woodstock; 24th February, 1910; 22nd February, 1912.
William Dease, Director, Woodstock; 24th February, 1910; deceased, Oct. 4th, 1910.
James S. Scarff, Director, Woodstock; 24th February, 1910; 22nd February, 1912.
Malcolm Douglas, Managing Director, Woodstock; 25th February, 1909; 23rd February, 1911; and Secretary, 22nd February, 1900.

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called stock.....	5,284	50	264,200	264,200	.....
2. Partly " "	716	50	35,800	7,160	11,120
3. Paid in advance of calls	.....	.....	.....	17,520	.....
Totals.....	6,000	.....	300,000	288,880	11,120

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called $264,200; total paid thereon	$264,200 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $7,160.00; total paid thereon	7,160 00	
3. (*cc*) Joint stock capital paid in advance of calls	17,520 00	
4. (*d*) Dividends declared in respect of (1), (2) and (3), but not yet paid	8,792 32	
6. (*f*) Reserve fund in respect of (1), (2) and (3)	89,800 00	
7. (*g*) Contingent fund in respect of (1), (2) and (3)	800 00	
		$388,272 32
Liabilities to the Public.		
27. Deposits (including unclaimed deposits): Right reserved to require 30 days' notice of any withdrawal	$243,571 16	
29. Debentures issued in Canada	237,914 00	
30. Interest due and accrued on (29)	5,335 93	
40. Other liabilities to the public, viz.:		
41.(*a*) Sundry accounts	250 96	
		487,072 05
Total liabilities		$875,344 37

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:—		
2. (i) At Woodstock, held in freehold		$6,500 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$797,633 62	
10. (*b*) Debts secured by mortgaged land held for sale	505 70	
		798,139 32
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	18,115 71	
16. (*d*) Debts secured by Loan Corporation's debentures	5,209 46	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	14,898 84	
		38,224 01
D.—Unsecured Debts.		
(*a*) Rents, office building	$200 33	200 33

BALANCE SHEET.—Continued.

	E.—Cash.		
31.	(*a*) On hand	$1,690 24	
32.	(*b*) In banks	9,701 47	
			$11,391 71
	F.—Assets not Hereinbefore Mentioned.		
37.	(*a*) Permanent stock of other corporations	$20,889 00	
			20,889 00
	Total Assets		$875,344 37

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

		(Col. 1.)	(Col. 3.)	(Col. 4.)
	(*a*) Cash (not already shown under (1)):			
2.	(i) On hand	$2,593 99		
3.	(ii) In bank	39,455 64		
				42,049 63
	C.—Receipts on account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:—			
10.	(i) Principal, including insurance...	$70,554 15		
11.	(ii) Interest	46,860 54		
	(iii) Instalments	307 68		
	(*b*) On other securities:—			
12.	(i) Principal	18,068 44		
13.	(ii) Interest or dividends	3,041 78		
				138,832 59
	D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17.	(*b*) Rents	$621 78		
				621 78
	F.—Borrowed Money.			
26.	(*b*) Borrowed by taking deposits	$321,224 81		
27.	(*c*) Borrowed on debentures	123,727 00		
				444,951 81
	G.—Receipts from Other Sources.			
30.	(*a*) Bank interest	$811 03		
	(*b*) Insurance	26 60		
				837 63
	Totals			$627,293 44

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col 1.)	Total (Col. 4.)
1. (*a*)	Loaned on mortgages of realty	$70,736 11	
(*b*)	Loaned or invested in other securities, viz.:		
2.	(i) On capital stock of this Corporation	1,258 25	
3.	(ii) On debentures of this Corporation	5,101 05	
4.	(iii) Municipal debentures	7,000 00	
5.	(iv) Capital Stock, other Loan Corporations	3,960 00	
7. (*e*)	Insurance or taxes advanced on property mortgaged to the Corporation	407 90	
			$88,463 31

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$17,311 20	
(*a*)	Interest paid on Joint Stock Capital received in advance of calls		

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (*a*)	Bank account, interest	$9 96	
19. (*b*)	Deposits: Principal, $360,375.53; interest, $107.94	360,483 47	
20. (*c*)	Debentures issued in Canada: Principal, $133,878.00; interest, $9,791.03	143,669 03	
			504,162 46

D.—Management Expenses (other than the foregoing).

25. (*a*)	Salaries, wages and fees	$4,000 00	
26. (*b*)	Commission or brokerage	28 05	
28. (*d*)	Stationery, postage, printing and advertising	416 13	
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	696 95	
32. (*h*)	Registration fees	80 00	
			5,221 13

E.—Other Expenditure.

34. (*a*)	Office improvements	$743 63	
			743 63

F.—Balance.

37. (*a*)	Cash on hand and in banks	11,391 71
	Total	$627,293 44

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of Debentures maturing in 1911: Issued in Canada, $82,169.00; Issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $193,741.74.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3½%; on debentures, 4.038%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 5.52%; (*b*) 5.515%.
(ii) Not owned beneficially: (*a*) none; (*b*) none.

6. Of the mortgages owned beneficially by the Corporation $798,139.32 is on realty situate in Ontario, and none on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially. None.
(ii) Not so owned. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially. None.
(ii) Not so owned. None.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $1,583,885.00.
(ii) Not so owned. None.

11. How often are the securities held by the Corporation valued? Half-yearly by Manager; yearly by Directors.

12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively. Treasurer, $10,000.00, and Ledger Keeper, $2,000.00.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Company.

13. Date when the accounts of the Corporation were last audited. As at 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: W. H. Van Ingen and James Canfield.
For 1911: Not yet appointed.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January and 2nd July; rate, 6% per annum.

16. What is the date appointed for the Annual Meeting? Fourth Thursday in February. Date of last Annual Meeting? 24th February, 1910.

17. Special General Meetings held in 1910: Dates. None.

THE ONTARIO LOAN AND DEBENTURE COMPANY.

Head Office, London, Ontario.

Constating Instruments.

Incorporated under Building Societies Act, Con. Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The lending and borrowing powers are governed by 52 Vict. (1889), c. 94 (D.); 57-58 Vict. (1894), c. 116 (D.), and by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of The Ontario Loan and Debenture Company, of London, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 139 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

John McClary, President, London, Ont.;	9th Feby., 1910;	8th Feby., 1911.
Arthur S. Emery, Vice-President, London, Ont.;	"	"
Alfred M. Smart, Director, London, Ont.;	"	"
John M. Dillon, Director, London, Ont.;	"	"
Lt.-Col. W. M. Gartshore, Director, London, Ont.;	"	"

Alfred M. Smart, Manager and Sec.-Treas., London, Ont.; 1st August, 1906.

A. Permanent capital stock; total amount authorized, not limited; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called stock	20,000	50	1,000,000	1,000,000	....
2. Partly "	20,000	50	1,000,000	200,000	800,000
Totals.....	40,000	.....	2,000,000	1,200,000	800,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $1,000,000.00; total paid thereon	$1,000,000 00		
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $200,000.00; total paid thereon	200,000 00		
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	48,000 00		
5. (*e*) Unappropriated profits in respect of (1) and (2)	43,159 75		
6. (*f*) Reserve fund in respect of (1) and (2)	850,000 00		
		$2,141,159 75	
Liabilities to the Public.			
27. Deposits (including unclaimed deposits): Right reserved to require 30 to 60 days' notice of any withdrawal*	$627,711 46		
28. Interest on deposits, capitalized during year.. $19,331.34			
29. Debentures issued in Canada	610,493 57		
30. Interest due and accrued on (29)	8,868 80		
31. Debentures issued in Canada but payable elsewhere	1,430,615 70		
32. Interest due and accrued on (31)	14,093 80		
40. Other liabilities to the public, viz.:—			
41. (*a*) Accruing commissions	40,000 00		
		2,731,783 33	
Total liabilities		$4,872,943 08	

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows:—			
2. (i) At London, Ont., held in freehold		$40,000 00	
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land†	$4,547,498 25		
10. (*b*) Debts secured by mortgaged land held for sale	4,200 00		
		4,551,698 25	
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
14. (*b*) Debts secured by municipal bonds or debentures	$91,520 83		
16. (*d*) Debts secured by Loan Corporations debentures	27,561 62		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	80 98		
22. (*j*) Debts secured by Bank stock	10,207 50		
		129,370 93	

* On amounts of $1,000 and under, 30 days' notice; over $1,000, 60 days' notice.
† Less amount retained to pay prior mortgages, $10,224.00.

BALANCE SHEET.—Continued.

E.—Cash.

32. (*b*)	In banks in London, England	$10,765 79	
	In banks in Canada	141,108 11	
			$151,873 90
	Total assets		$4,872,943 08

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

	(*a*) Cash (not already shown under (1):—		
3.	(i) In bank		$109,509 17

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:—		
10.	(i) Principal	$743,458 77	
11.	(ii) Interest	280,699 76	
	(*b*) On other securities:—		
12.	(i) Principal	8,716 49	
13.	(ii) Interest or dividends	4,411 67	
			1,037,286 69

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents	$129 36	
			129 36

F.—Borrowed Money.

26. (*b*)	Borrowed by taking deposits	$966,738 06	
27. (*c*)	Borrowed on debentures	659,372 28	
			1,626,110 34

G.—Receipts from other sources, viz.:

30. (*a*)	Interest on bank accounts, etc.	$229 78	
			229 78
	Total		$2,773,265 34

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (*a*)	Loaned on mortgages of realty, less amount retained to pay prior mortgages	$899,268 13	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	(*b*) Loaned or invested in other securities, viz.:—		
2.	(i) Other Loan Company's debentures	$27,500 00	
3.	(ii) Bank stock	3,000 00	
			$929,768 13
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$84,000 00	
			84,000 00
	C.—Borrowed Money (other than foregoing) or interest.		
19.	(*b*) Deposits: Principal, $973,766.98; interest, $297.66....	$974,064 64	
20.	(*c*) Debentures issued and payable in Canada: Principal, $247,846.82 interest, $24,200.05	272,046 87	
21.	(*d*) Debentures issued in Canada and payable elsewhere: Principal, $249,694.06; interest, $52,759.41.....	302,453 47	
			1,548,564 98
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$15,644 10	
26.	(*b*) Commission or brokerage	23,469 58	
28.	(*d*) Stationery, postage, printing, advertising, etc.	2,620 94	
30.	(*f*) Taxes (other than in 7 and 32) and rates	2,102 34	
31.	(*g*) Travelling expenses	1,577 72	
32.	(*h*) Registration fee	200 00	
			45,614 68
	E.—Other Expenditure, viz.:		
34.	(*a*) Alternations to the Company's office premises	$11,917 15	
35.	(*b*) Office furniture	1,526 50	
			13,443 65
	F.—Balance.		
37.	(*a*) Cash in banks		151,873 90
	Total		$2,773,265 34

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued and payable in Canada, $272,948.17. Issued elsewhere, $215,939.57.

2. Amount of other existing obligations which will mature in 1911. Nil.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $819,715.20.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.2615%; on debentures, 3.9965%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.4623%; (*b*) 4.3436%.
   (ii) Not owned beneficially: (*a*) None. (*b*) None.

6. Of the mortgages owned beneficially by the Corporation, $2,403,647.44 is on realty situate in Ontario, and $2,143,850.81 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:—
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 2; amount, $1,555.53.
   (ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $10,112,491.00.
   (ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $5,000.00; Accountant, $5,000.00; Teller, $5,000.00; two Inspectors, $2,000.00 each; two Clerks, $2,000.00 each; three Clerks, $1,000.00 each.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? 28th January, 1911.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.
   For 1911: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January, 1910, 3½% for half-year ending 31st December, 1909; 2nd July, 1910, 3½% for half-year ending 30th June, 1910.

16. What is the date appointed for the Annual Meeting? Second Wednesday in each February. Date of last Annual Meeting? 9th February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE ROYAL LOAN AND SAVINGS COMPANY.

Head Office Brantford. Ontario.

Constating Instruments.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement

Of the condition and affairs of the Royal Loan and Savings Company of Branttora, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 138 Dalhousie Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1910;	February, 1911.
Charles B. Heyd, Vice-President, Brantford;	"	"
John Mann, Director, Brantford;	"	"
A. J. Wilkes, K.C., Director, Brantford;	"	"
A. K. Bunnell, C.A., Director, Brantford;	"	"
Franklin Grobb, Director, Brantford;	"	"
W. G. Helliker, Manager, Brantford;	"	"

A. Permanent capital stock; total amount authorized, $1,000,000.00; total amount subscribed, $567,800.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
1. Fully called stock.....	11,356	50	567,800	566,102 97	1,697 03

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, ; total paid thereon	$566,102 97	
4. (*d*) Dividends declared in respect of (1), but not yet paid	9,745 08	
6. (*f*) Reserve fund in respect of (1)	270,000 00	
7. (*g*) Contingent fund in respect of (1)	10,916 76	
		$856,764 81
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$296,608 77	
28. Interest on deposits, due or accrued or capitalized	127 83	
29. Debentures issued in Canada	745,536 87	
30. Interest due and accrued on (29)	10,711 25	
40. Other liabilities to the public:		
41. (*a*) Due agents	285 48	
42. (*b*) Due solicitors	50 00	
		1,053,320 20
Total liabilities		$1,910,085 01

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,347,209 50	
10. (*b*) Debts secured by mortgaged land held for sale	4,617 89	
11. (*c*) Interest due or accrued on items (9) and (10) and not included therein	50,677 88	
		$1,402,505 27
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by Municipal bonds or debentures	$85,841 17	
15. (*c*) Debts secured by Public School debentures	891 02	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	14,573 06	
23. (*k*) Loans on stocks and debentures	10,637 17	
25. (*m*) Stocks owned by company	318,437 00	
		430,379 42
E.—Cash.		
31. (*a*) On hand	$9,109 06	
32. (*b*) In banks	68,091 26	
		77,200 32
Total assets		$1,910,085 01

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1909.

		(Total Col. 4.)
2.	(i) On hand	$6,176 36
3.	(ii) In bank	21,676 72

B.—Sums Received Wholly or Partly on Capital Stock.

4.	(*a*) Calls on joint stock permanent capital	66,102 97
5.	(*b*) Premiums on (4)	13,445 00

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:—	
10.	(i) Principal	221,160 93
11.	(ii) Interest	67,019 46
	(*b*) On other securities:—	
12.	(i) Principal	169,998 47
13.	(ii) Interest or dividends	25,384 52

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales (not included in any of foregoing items)	11,422 69
17.	(*b*) Rents	469 05

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	704,592 12
27.	(*c*) Borrowed on debentures	374,094 36

G.—Receipts from other sources, viz.:

30.	(*a*) Safety boxes, rent	21 00
	Total	$1,681,563 65

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Total Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$550,078 84
	(*b*) Loaned or invested on other securities:—	
4.	(iii) Loans on stocks or debentures	68,880 00
6.	(*c*) Transferred from mortgages to property account	12,178 07
7.	(*e*) Insurance and taxes advanced on property mortgaged to the Corporation, costs and repairs	1,648 42

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$34,751 97	34,751 97

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

C.—Borrowed Money (other than foregoing) or interest.

19. (*b*)	Deposits: Principal, $684,920.23; interest, $8,695.67	693,615 90
20. (*c*)	Debentures issued in Canada: Principal, $197,528.68; interest, $27,353.90	224,882 58

D.—Management Expenses (other than foregoing).

25. (*a*)	Salaries, wages and fees	$4,493 60
26. (*b*)	Commission or brokerage and exchange	7,591 66
28. (*d*)	Stationery, postage, printing and advertising	1,049 95
29. (*e*)	Law costs and solicitor's salary	312 23
30. (*f*)	Fuel, rent, taxes (other than 7 and 32) and rates	1,185 65
32. (*h*)	Registration fees	360 00
33. (*i*)	Other management expenditure, telegrams, telephone, repairs, and light	360 01

E.—Other Expenditure, viz.:

34. (*a*)	Contingent account, sundry items	99 20
35. (*b*)	Auditors, $500.00; directors, $2,295.00	2,795 00
36. (*c*)	Inspectors' fees, $14.75; Guarantee Company, $65.50	80 25

F.—Balance.

37. (*a*)	Cash on hand and in banks	77,200 32
	Total	$1,681,563 65

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $193,809.33. Issued elsewhere, nil.

2. Amount of other existing obligations which will mature in 1911, nil.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $211,633.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3%; on debentures, 4.61%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7.25%; (*b*) 4.75%.
   (ii) Not owned beneficially: (*a*) All owned beneficially.

6. Of the mortgages owned beneficially by the Corporation, $493,002.43 is on realty situate in Ontario, and $854,207.07 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation? All owned beneficially.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, $12,178.07.
   (ii) Not so owned? All owned beneficially.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 4; amount, $12,178.07.

10. Aggregate market value of land mortgaged to the Corporation:
    (i) Mortgages owned beneficially, $3,819,930.00.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $10,000.00; Accountant, $5,000.00; Ledger Keeper, $1,000.00.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Company.

13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
    For 1910: F. W. Frank and C. J. Parker, C.A.
    For 1911: F. W. Frank and C. J. Parker, C.A.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1½%, 3rd January, 1910; 1¾%, April, 1910; 1¾%, July 2, 1910; 1¾%, October 1, 1910.

16. What is the date appointed for the Annual Meeting? Second Wednesday in February. Date of last Annual Meeting? 8th February, 1911.

17. Special General Meetings held in 1910: Dates, none.

THE SIMCOE LOAN AND SAVINGS COMPANY.

Head Office, Barrie, Ontario.

Constating Instruments.

The declaration of incorporation was filed with the Clerk of the Peace for the County of Simcoe on the 18th April, 1896. The incorporation was effected under the Building Societies Act, R.S.O., 1887, c. 169, s. 2, as amended by 56 V., c. 31, s. 1, which added to the said section 2, subsection 3, as follows:—

"(3) No society constituted or incorporated under this section after the first day of June, 1893 shall have power to loan money or to transact a loaning business or carry on its operations outside the limits of the County in which the society is constituted or incorporated."

By virtue of the above provision, which was continued by the Loan Corporations Act, R.S.O., 1897, c. 205, s. 8 (3, 4), the Company was until 31st May, 1899, a Local Loan Corporation, limited in its operations to the County of Simcoe. The Company having fulfilled the requirements of the said section, was, by Letters Patent of Ontario, bearing date 31st May, 1899, relieved from the above restriction of its operations.

The lending and the borrowing powers are governed by the Loan Corporations Act.

Annual Statement

Of the condition and affairs of the Simcoe Loan and Savings Company of Barrie, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Dunlop Street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

J. H. Plummer, President, Toronto;	30th January, 1910;	30th January, 1911.
George Ball, Vice-President, Barrie;	"	"
C. H. Ross, Director, Barrie;	"	"
Frank Plummer, Director, Toronto;	"	"
O. H. Lyon, Managing-Director, Secretary, Barrie, Ont.		"

A. Permanent capital stock; total amount authorized, $250,000; total amount subscribed, $110,050, as more particularly set out in Schedule A hereto.

Schedule A

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$	$
1. Partly called stock....	2,201	50	110,050	105,050	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $110,050; total paid thereon	$105,050 00	
6. (*f*) Reserve fund in respect of (1)	6,679 67	
		$111,729 67
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$81,555 54	
29. Debentures issued in Canada	75,000 00	
30. Interest due and accrued on (29)	1,446 58	
		158,002 12
Total liabilities		$269,731 79

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land		$125,146 25
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (*j*) Debts secured by railway bonds	$12,279 45	
23. (*k*) Debts secured by life insurance policies	3,349 56	
24. (*l*) Debts secured by light and power bonds	9,413 21	
		25,042 22
E.—Cash.		
31. (*a*) On hand	$734 63	
32. (*b*) In bank	3,326 64	
		4,061 27
F.—Assets not hereinbefore Mentioned.		
37. (*a*) Insurance Company stock	$7,598 80	
38. (*b*) Railway bonds	23,205 47	
39. (*c*) Light and power bonds	84,677 78	
		115,482 05
Total assets		$269,731 79

Note.—Assets reported in 1909 but written off in 1910 (not extended), $10,420.00.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.		
A.—Balances from 31st December, 1909.	(Col. 1.)	(Col. 4.)
(b) Cash (not already shown under (1)):		
2. (i) On hand	$749 88	
3. (ii) In bank	6,290 93	
		$7,040 81

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

C.—Receipts on account of Investments, Loans or Debts.

	(*a*)	On mortgages of realty:		
10.		(i) Principal	$10,420 00	
11.		(ii) Interest	6,390 31	
	(*b*)	On other securities:		
13.		(ii) Interest or dividends	7,230 22	
	(*c*)	Unsecured debts:		
14.		(i) Principal	1,000 00	
15.		(ii) Interest	15 50	
				$25,056 03

E.—Miscellaneous.

18.	(*a*)	Commission, brokerage or remuneration as corporate agent, trustee, etc.	$428 70	428 70

F.—Borrowed Money.

25.	(*a*)	Bank or other advances, discounts or overdrafts	$2,240 68	
26.	(*b*)	Borrowed by taking deposits	66,303 73	
				68,544 41
		Total		$101,069 95

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

			(Col.1.)	(Total Col. 4.)
1.	(*a*)	Loaned on mortgages of realty	$15,828 55	
	(*b*)	Loaned or invested in other securities	10,169 66	
				$25,998 21

B.—Expended on Stock Account.

8.		Dividends paid on permanent stock	$6,303 00	6,303 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18.	(*a*)	Bank account (principal and interest)	$2,242 38	
19.	(*b*)	Deposits: Principal, $53,982.62; interest, $2,901.83	56,884 45	
20.	(*c*)	Debentures issued in Canada, interest, $3,000.00	3,000 00	
				62,126 83

D.—Management Expenses (other than foregoing).

25.	(*a*)	Salaries, wages and fees	$1,699 96	
26.	(*b*)	Commission or brokerage	402 58	
28.	(*d*)	Stationery, postage, printing and advertising	32 83	
30.	(*f*)	Fuel, rent, taxes (other than 7 or 32) and rates	226 12	
31.	(*g*)	Travelling expenses	3 75	
32	(*h*)	Registration fee	123 90	
33.	(*i*)	Other management expenditure	91 50	
				2,580 64

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

F.—Balance.

37. (*a*) Cash on hand and in bank		4,061 27
Total		$101,069 95

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $75,000.00; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $23,150.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3¾%; on debentures, 4%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 5½%; (*b*) 5%.
(ii) Not owned beneficially: (*a*) None; (*b*) None.

6. Of the mortgages owned beneficially by the Corporation all are on realty situate in Ontario.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, none.
(ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $225,000.00.
(ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sums respectively. Manager, $2,000; Accountant, $1,000.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? 25th January, 1911.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: E. W. Basset and C. W. M. Barnum, both of Barrie, Ont.
For 1911: Not appointed.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 31st December, 1910, 6% per annum.

16. What is the date appointed for the Annual Meeting? 30th January, 1911. Date of last Annual Meeting? 29th January, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE SOUTHERN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ontario.

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Savings and Loan Society and The Star Loan Company.

The agreement for the amalgamation of these Companies under the name of The Southern Loan and Savings Company was duly executed by the said several Corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective Corporations on the seventeenth day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement

Of the condition and affairs of the Southern Loan and Savings Company, of St. Thomas, Ont., as at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of said Province.

The head office of the Corporation is at No. 390 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Wm. Mickleborough, President, St. Thomas;	February, 1910;	February, 1911.
Geo. K. Crocker, Vice-President, St. Thomas;	"	"
Robert Kains, M.D., Vice-President, St. Thomas;	"	"
James A. Bell, Director, St. Thomas;	"	"
D. McColl, Director, St. Thomas;	"	"
C. W. Marlatt, M.D., Director, St. Thomas;	"	"
W. L. Wickett, B.A., Director, St. Thomas;	"	"
J. W. Stewart, Manager, St. Thomas;	"	"

A. Permanent capital stock: Total amount authorized, $908,950; total amount subscribed, $908,950, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called stock.....	18,179	50	908,950	905,700	3,250

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $908,950; total paid thereon	$905,700 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	27,040 50	
5. (*e*) Unappropriated profits in respect of (1)	4,205 45	
6. (*f*) Reserve fund in respect of (1)	130,000 00	
		$1,066,945 95
Liabilities to the Public.		
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	$479,798 89	
29. Debentures issued in Canada	584,850 00	
30. Interest due and accrued on (29)	11,944 90	
37. Owing to banks (including interest due or accrued)	20,853 87	
39. Due on loans in process of completion or to pay assumed mortgages	756 30	
40. Other liabilities, viz.:		
41. (*a*) Sundry accounts	225 00	
		1,098,428 96
Total liabilities		$2,165,374 91

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises at St. Thomas, Ont., held in freehold		$29,000 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land		2,119,039 78
10. (*b*) Debts secured by mortgaged land held for sale		3,274 85
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
16. (*d*) Debts secured by Loan Corporation debentures		4,323 75
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		1,540 05
E.—Cash.		
31. (*a*) On hand	$4,371 89	
32. (*b*) In banks	3,824 59	
		8,196 48
Total assets		$2,165,374 91

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

		(Total Col. 4.)
	I.—Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1909.	
2.	(i) On hand	$2,381 88
	B.—Sums received Wholly or Partly on Capital Stock.	
4.	(*a*) Calls on joint stock permanent capital	765 08
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:	
10.	(i) Principal	328,549 79
11.	(ii) Interest	106,792 68
	(*b*) On other securities:	
12.	(i) Principal	2,879 38
13.	(ii) Interest	205 67
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
16.	(*a*) Sales	1,291 62
17.	(*b*) Rents	
	E.—Miscellaneous.	
19.	(*b*) Premiums or bonus on loans	829 38
	F.—Borrowed Money.	
25.	(*a*) Bank or other advances, discounts or overdrafts	20,853 87
26.	(*b*) Borrowed by taking deposits	795,259 57
27.	(*c*) Borrowed on debentures	206,200 00
	G.—Receipts from other sources, viz.:	
30.	(*a*) Rents, office building	2,449 00
	(*b*) Travelling expenses refunded	2 00
	Totals	$1,468,459 92

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
1.	(*a*) Loaned on mortgages of realty	$359,203 76
	(*b*) Loaned or invested in other securities:	
	(i) Loan Company debentures	5,180 00
7.	(*d*) Incumbrances on realty paid off	350 00
	(*e*) Insurance or taxes advanced on property, mortgaged to Company.	951 54
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	54,081 00
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
18.	(*a*) Bank account (principal and interest)	42,832 48
19.	(*b*) Deposits: Principal, $794,632.17; interest, $347.54	794,979 71
20.	(c) Debentures issued in Canada: Principal, $165,700; interest, $23,626.22	189,326 22

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	D.—Management Expenses (other than foregoing).	
25.	(*a*) Salaries, wages and fees	$7,406 79
26.	(*b*) Commission or brokerage	2,482 42
28.	(*d*) Stationery, postage, printing and advertising	566 02
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32)	726 44
31.	(*g*) Travelling expenses	403 77
32.	(*h*) Registration fees	150 00
33.	(*i*) Other management expenditure	97 00
	E.—Other Expenditures, viz.—	
34.	(*a*) Maintenance of Company's buildings	1,526 29
	F.—Balance.	
37.	(*e*) Cash on hand and in Bank	8,196 48
	Total	$1,468,459 92

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $338,600.00.
2. Amount of other existing obligations which will mature in 1911, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. Approximately $400,000.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.10%; on debentures, 4.29%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5.66%; (*b*) 5.84%.
   (ii) Not owned beneficially: (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $2,119,039.78 is on realty situate in Ontario, and none on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, $1,137.40.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially: No., 8; amount, $16,949.27.
   (ii) Not so owned, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,811,032.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Continually under revision.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $8,000; Accountant, $5,000; Teller, $5,000; Inspector, $1,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. 31st December, 1910.
14. Names and address of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: E. H. Campbell and H. T. Gough, St. Thomas, Ont.
   For 1911: E. H. Campbell and H. T. Gough, St. Thomas, Ont.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January, 2nd July; 3% (6% per annum).
16. What is the date appointed for the Annual Meeting? 16th February, 1911. Date of last Annual Meeting? 14th February, 1910.
17. Special General Meetings held in 1910: Dates, none.

THE STANDARD LOAN COMPANY.

Head Office, Toronto, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, on 14th February, 1873 (Decl. Book II., 133). The original corporate name was "The Orangeville Building and Loan Association," which name was by Order-in-Council of Ontario, dated 19th May, 1898, changed to The Standard Loan Company. By the same Order-in-Council the head office was changed from Orangeville to Toronto.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the Standard Loan Company at 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 24 Adelaide Street East, in the City of Toronto.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

J. A. Kammerer, President, Toronto;	23rd February, 1910;	22nd February, 1911.
W. S. Dinnick, 1st Vice-President, Toronto, Ont.;	"	"
R. M. McLean, 2nd Vice-President, London, Eng.;	15th July, 1910;	22nd Feb., 1911
Right Hon. Lord Strathcona and Mount Royal, Director, London, England	23rd February, 1910;	22nd February, 1911.
Hugh S. Brennan, Director, Hamilton, Ont.;	"	"
R. H. Greene, Director, Toronto, Ont.;	"	"
David Ratz, Director, Philipsburgh, Ont.;	"	"
J. M. Roberts, Director, Dungannon, Ont.;	"	"
A. J. Williams, Director, Toronto, Ont.;	"	"

W. S. Dinnick, Manager, Toronto.
E. E. Lawson, Secretary, Toronto.

A. Permanent capital stock: Total amount authorized, $1,210,500; total amount subscribed, $1,210,500.00, more particularly described in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares,	Par value of shares.	——		
		$	$	$ c.	$ c.
1. Fully called stock.....	6,048	100	604,800	604,800 00	....
2. Partly called stock (35% called).....	4,394	100	439,400	107,620 45	.....
3. Partly called stock (no uniform call).....	1,663	100	166,300	65,976 51	100,323 49
4. Paid in advance of calls	.....	....	.....	145,473 66	186,305 89
Totals.....	12,105	.....	1,210,500	923,870 62	286,629 38

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1 (*a*) Ordinary joint stock capital, fully called; total, $604,800.00; total paid thereon	$604,800 00	
2. (*b*) Ordinary joint stock capital, 35% called; total called, $153,790.00; paid thereon	107,620 45	
3. (*c*) *Ordinary joint stock capital: No uniform call made; total called, $65,976.51; total paid thereon	65,976 51	
(*cc*) Joint stock capital paid in advance of calls	145,473 66	
4. (*d*) Dividends declared in respect of (1), (2) and (3), but not yet paid	23,077 75	
5. (*e*) Unappropriated profits in respect of (1), (2) or (3)	5,277 82	
6. (*f*) Reserve fund in respect of (1), (2) and (3)	110,000 00	
7. (*g*) Contingent fund in respect of (1), (2) and (3)	3,190 61	
		$1,065,416 80
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal, including deposit receipts, terms 1 to 10 years, $92,899.73	$159,129 10	
29. Debentures issued in Canada	1,083,096 90	
30. Interest due and accrued on (29)	22,395 88	
37. Owing to banks (including interest due or accrued)	56,577 51	
40. Other liabilities to the public:		
41. (*a*) Mortgages payable	7,500 00	
42. (*b*) Interest on mortgages payable accrued	218 75	
43. (*c*) Accounts payable	2,821 09	
		1,331,739 23
Total liabilities		$2,397,156 03

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
3. (ii) At Toronto, held in leasehold		$35,000 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land, owned beneficially	$1,996,188 34	
(*aa*) Debts (other than item 10) secured by mortgages of land which were pledged to secure a loan made to Acme Loan and Savings Company	11,499 07	
10. (*b*) Debts secured by mortgaged land held for sale	18,429 46	
11. (*c*) Interest due and accrued on items 9 and 10 and not included therein	3,268 60	
		2,029,385 47
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
16. (*d*) Debts secured by Loan Corporations debentures	$11,931 89	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	6,098 96	
22. (*j*) Debts secured by bonds	15,196 17	
		33,227 02

*Stock acquired in purchase of other Companies.

BALANCE SHEET.—Continued.

D.—Unsecured Debts.

27. (*a*) Due from agents	$14,444 58		$14,444 58

E.—Cash.

31. (*a*) Cash on hand	$1,240 63		
32. (*b*) Cash in banks	1,021 36		
			2,261 99

F.—Assets not hereinbefore mentioned.

37. (*a*) Office furniture	$4,500 00		
38. (*b*) Rents due and accrued	736 97		
39. (*c*) Stocks and bonds	256,100 00		
40. (*d*) Interest on stocks and bonds due and accrued	21,500 00		
			282,836 97
Total assets			$2,397,156 03

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

(*b*) Cash not already shown under (1):

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
2.	(i) On hand		$2,037 33	
3.	(ii) In bank		28,963 25	

B.—Sums received wholly or partly on Capital Stock.

4. (*aa*)	Joint stock capital received in advance of calls		14,531 78	

C.—Receipts on account of investments, Loans or Debts.

(*a*) On mortgages of realty:

10.	(i) Principal		531,603 20	
11.	(ii) Interest	$137,406 38		

(*b*) On other securities:

12.	(i) Principal		357,914 06	
13.	(ii) Interest or dividends	18,883 51		

D.—Receipts from Real Estate Owned Beneficially by Corporation.

15. (*a*)	Sales		5,691 82	
17. (*b*)	Rents	9,958 60		

E.—Miscellaneous.

18. (*a*)	Commission, brokerage, etc.	389 23		

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

F. Borrowed Money.			
25. (*a*) Bank or other advances, discounts or overdrafts		$56,577 51	
26. (*b*) Borrowed by taking deposits		794,196 92	
27. (*c*) Borrowed on debentures		389,730 24	
G.—Receipts from other sources, viz.:			
30. (*a*) Office furniture		950 00	
Totals	$166,637 72	$2,182,196 11	$2,348,833 83

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	.....	$1,035,313 65	
2. (*b*) Loaned on other securities	.....	67,524 24	
7. (*d*) Incumbrance on realty paid off	$869 81	5,000 00	
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	45,535 46		
C.—Borrowed Money other than foregoing interest paid thereon, viz.:			
18. (*a*) Bank account, Principal and interest	4,790 10		
19. (*b*) Deposits: Principal, $966,045.30; interest, $7,601.76	7,601 76	966,045 30	
20. (c) Debentures: Principal, $115,639.77; and interest, $43,160.08	43,160 08	115,639 77	
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries, wages and fees	14,325 00		
26. (*b*) Commission or brokerage	1,475 41		
28. (*d*) Stationery, postage, printing, advertising	4,421 67		
29. (*e*) Law costs	123 44		
30. (*f*) Fuel, rent, taxes (other than 7 and 32), and rates	3,562 04		
31. (*g*) Travelling expenses	1,423 95		
32. (*h*) Registration fees	884 59		
33. (*i*) Other management expenses	2,475 63		
Expense organizing and maintaining London, England, Office	5,471 55		
E.—Other expenditures, viz.:			
34. (*a*) Increase in amounts due from agencies	.....	13,912 79	
35. (*b*) Property expenses	7,015 60		
F.—Balance.			
27. (*a*) Cash on hand and in banks	.....	2,261 99	
Totals	$143,136 09	$2,205,697 74	$2,348,833 83

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $238,157.25; Issued elsewhere, nil.

2. Amount of other existing obligations which will mature in 1911, $8,976.86.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $253,500.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4%; on debentures, 5%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation:: (*a*) 7%; (*b*) 7½%.
(ii) Not owned beneficially: (*a*) 10%.

6. Of the mortgages owned beneficially by the Corporation, $1,860,688.25 is on realty situate in Ontario, and $135,500.09 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and $11,499.07 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, nil.
(ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, nil.
(ii) Not so owned, nil.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $4,167,000.
(ii) Not so owned, $33,000.00.

11. How often are the securities held by the Corporation valued? Once a year.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $2,500; Cashier, $1,000; Accountant, $1,000.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.

13. Date when the accounts of the Corporation were last audited. February, 1911.

14. Names and address of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: A. C. Neff & Co.
For 1911: A. C. Neff & Co.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st January, at 2½%; 1st July, at 2½%.

16. What is the date appointed for the Annual Meeting? 22nd February, 1911. Date of last Annual Meeting? 23rd February, 1910.

17. Special General Meetings held in 1910. Dates: none.

THE SECURITY LOAN AND SAVINGS COMPANY.

Head Office, St. Catharines, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U. C., c. 53) by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The Corporate name was changed to The Security Loan and Savings Company in 1876 by 39 V. c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement

Of the condition and affairs of The Security Loan and Savings Company, of St. Catharines, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 25 Ontario Street, in the City of St. Catharines, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Henry J. Taylor, President, St. Catharines;	2nd February, 1910;	1st February, 1911.
J. H. Ingersoll, K.C., Vice-President, St. Catharines;	"	"
M. Y. Keating, Director, St. Catharines;	"	"
Dr. W. H. Merritt, Director, St. Catharines;	"	"
Jabez Newman, Director, St. Catharines;	"	"
A. W. Moore, Director, St. Catharines;	"	"
E. F. Dwyer, Director and Secretary-Treasurer, St. Catharines	"	"

A. Permanent capital stock: Total amount authorized, $300,000; total amount subscribed, $275,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Per value of shares.	—		
		$	$	$	$
1. Fully called stock...	2,750	100	275,000	275,000	nil

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*)	Ordinary joint stock capital fully called; total called, $275,000; total paid thereon	$275,000 00	
4. (*d*)	Dividends declared in respect of (1) but not yet paid	6,875 00	
6. (*f*)	Reserve fund in respect of (1)	43,000 00	
7. (*g*)	Contingent fund in respect of (1)	2,984 08	
			$327,859 08

Liabilities to the Public.

27.	Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	$206,679 88	
28.	Interest on deposits, due or accrued or capitalized	1,600 64	
29.	Debentures issued in Canada	178,686 40	
30.	Interest due or accrued on (29)	3,447 59	
			390,414 51
	Total liabilities		$718,273 59

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*)	Office premises situated as follows:		
2.	(i) At , held in freehold *re* new office lot	$393 20	
			$393 20

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$682,551 03	
			682,551 03
12. (*d*)	Of the debts mentioned in item 9, the sum of $5,221.64 is due by directors or officers of the Corporation. (Not extended.) $5,221.64.		

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	3,738 47	
23. (*k*)	Debts secured by life insurance policies	7,635 81	
			11,374 28

E.—Cash.

32. (*b*)	In bank	23,699 08

F.—Assets not hereinbefore Mentioned.

37. (*a*)	Furniture	256 00
	Total assets	$718,273 59

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

		(Col. 1.)
	I.—Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1909.	
2.	(*b*) Cash (not already shown under (1)):—	
3.	(ii) In bank	$20,237 10
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:	
10.	(i) Principal	134,692 34
11.	(ii) Interest	38,609 18
	(*b*) On other securities:	
12.	(i) Principal	519 31
13.	(ii) Interest or dividends	109 10
	F.—Borrowed Money.	
26.	(*b*) Borrowed by taking deposits	503,893 42
27.	(*c*) Borrowed on debentures	87,602 00
	G.—Receipts from other sources, viz.:	
30.	(*a*) Interest from bank deposit	505 02
	Total	$786,167 47

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

		(Col. 1)
	I—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
1.	(*a*) Loaned on mortgages of realty, including item (7)	$166,062 19
	(*b*) Loaned or invested in other securities, viz.:	
4.	(iii) Shareholders on stock of this Company	2,550 00
6.	(*c*) Real estate purchased	393 20
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	13,750 00
	C.—Borrowed Money (other than foregoing) or interest theren paid, viz.:	
19.	(*b*) Deposits: Principal, $515,908.40 interest, $6,478.57	522,386 97
20.	(*c*) Debentures issued in Canada: Principal, $44,433.68; interest, $6,870.81	51,304 49
	D.—Management Expenses (other than foregoing).	
25.	(*a*) Salaries, wages and fees	4,540 00
26.	(*b*) Commission or brokerage	324 30
28.	(*d*) Stationery, postage, printing and advertising	146 02
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	413 16
31.	(*g*) Travelling expenses	34 70
32.	(*h*) Registration fees and provincial tax on capital	258 75
33.	(*i*) Sundry supplies and repairs	129 09

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	E.—Other Expenditures, viz.—	
34.	(*a*) Telephone rent, $35.00; guarantee bond, $25.00	$60 00
35.	(*b*) Life insurance premiums	110 52
	F.—Balance.	
39.	(ii) Cash in bank	23,699 08
	Totals	$786,167 47

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $71,938.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1911, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $84,887.60.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.01%; on Debentures, 4.30%; on Debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.17%; (*b*) 5.144%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $682,551.03 is on realty situate in Ontario, and none on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially: No., 2; amount, $10,500.00.
   (ii) Not so owned, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,502,403.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Secretary-Treasurer, private bond and mortgage, $10,000; Accountant-Teller, $5,000.00, Guarantee Company bond; Assistant, $2,000, private bond.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? As above.
13. Date when the accounts of the Corporation were last audited. 13th January, 1911.
14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
   For 1910: R. Fowlie and J. Albert Pay.
   For 1911: R. Fowlie and J. Albert Pay.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January and 2nd July, 2½% each=5% per annum.
16. What is the date appointed for the Annual Meeting? First Wednesday in February. Date of last Annual Meeting? 2nd February, 1910.
17. Special General Meetings held in 1910: Dates, none.

THE TORONTO MORTGAGE COMPANY.

Head Office, Toronto Street, Toronto.

This Company was, under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

The agreement for the amalgamation of these Companies under the new Corporate name of The Toronto Mortgage Company was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 15th December, 1909.

Annual Statement

Of the condition and affairs of The Toronto Mortgage Company, of Toronto, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 13 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910 were as follows, together with their respective terms of office:

Hon. Sir Wm. Mortimer Clark, Pres., Tor.;	9th February, 1910;	8th February, 1911.
Wellington Francis, K.C., Vice-Pres., Toronto;	"	"
Casimir S. Gzowski, Director, Toronto;	"	"
Thomas Gilmour, Director, Toronto;	"	"
Herbert Langlois, Director, Toronto;	"	"
Geo. Martin Rae, Director, Toronto;	"	"
Henry B. Yates, M.D., Director, Montreal;	"	"
Walter Gillespie, Managing-Secretary, Toronto.		

A. Permanent capital stock: Total amount authorized. $1,445,860; total amount subscribed, $724,550, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
Fully called stock	14,491	50	724,550	724,550	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1. (*a*)	Ordinary joint stock capital fully called; total called, $724,550; total paid thereon	$724,550 00	
4. (*d*)	Dividends declared in respect of (1) but not yet paid	12,679 63	
5. (*e*)	Unappropriated profits in respect of (1)	28 00	
6. (*f*)	Reserve fund in respect of (1)	385,000 00	
7. (*g*)	Contingent fund in respect of (1)	24,490 00	
			$1,146,747 63
	Liabilities to the Public.		
27.	Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	$177,670 31	
28.	Interest on deposits, due or accrued or capitalized, included in above.		
29.	Debentures issued in Canada	267,278 34	
30.	Interest due and acrued on (29)	4,098 53	
31.	Debentures issued elsewhere than in Canada	1,273,786 03	
32.	Interest due and accrued on (31)	8,488 23	
			1,731,321 4
	Total liabilities		$2,878,069 07

Cr. Assets.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*)	Office premises situate as follows:		
2.	(i) At 13 and 15 Toronto Street, Toronto, held in freehold		$45,000 0
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$2,408,000 26	2,408,000 2
12. (*d*)	Of the debts mentioned in item 9 the sum of $5,500.00 is due by directors or officers of the Corporation. (Not extended), $5,500.00.		
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	$710 26	
22. (*j*)	Call loans on bank stocks	93,090 00	
			93,800
	E.—Cash.		
31. (*a*)	On hand	$1,076 82	
32. (*b*)	In banks in Canada	37,383 44	
	In banks in England	2,569 07	
			41,029
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Bonds and stocks owned by Company		290,239
	Total assets		$2,878,069

NOTE.—Assets reported in 1909, but written off in 1910 (not extended), $1,128.30

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

		(Col. 4.) Total.
	Cash (not already shown under (1)):	
2.	(i) On hand	$1,440 60
3.	(ii) In banks	61,889 36

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:	
10.	(i) Principal	366,702 34
11.	(ii) Interest	136,081 89
	(*b*) On other securities:	
12.	(i) Principal	68,455 25
13.	(ii) Interest or dividends	21,831 74

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(*b*) Rent, net, from Company's office building	2,625 03

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	202,860 69
27.	(*c*) Borrowed on debentures	410,624 68
	Totals	$1,272,511 58

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

1.	(*a*) Loaned on mortgages of realty	$490,695 21
	(*b*) Loaned on other securities:	
2.	(i) Call loans on bank stocks	52,821 00

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	59,775 37

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19.	(*b*) Deposits (including interest)	210,062 29
20.	(*c*) Debentures issued in Canada: Principal, $32,950; interest, $10,537.29	43,487 29
21.	(*d*) Debentures issued elsewhere: Principal, $276,920.03; interest, $48,424.52	325,344 55

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	15,300 91
26.	(*b*) Commission or brokerage	6,324 13
28.	(*d*) Stationery, postage, printing and advertising	1,204 87
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,973 28
32	(*h*) Registration fees	175 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

E.—Other Expenditure, viz.:

		Col. 4 (Total).
34.	(*a*) Municipal and School debentures purchased.....	$24,318 35

F.—Balance.

37.	(*a*) Cash on hand and in various banks	41,029 33
	Total	$1,272,511 58

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $58,866.67; issued elsewhere, $323,852.33.
2. Amount of other existing obligations which will mature in 1911, exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $438,770.26.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.478%; on debentures, 4%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5¾%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) Nil; (*b*) Nil.
6. Of the mortgages owned beneficially by the Corporation, $2,395,394.26 is on realty situate in Ontario, and $12,606.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario, and nil on realty situate elsewhere.
8. Loans written off during 1910, viz.:
   (i) Funds or securities owned beneficially, $1,128.30.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, nil.
   (ii) Not so owned, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $5,175,000.
   (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued? Mortgages yearly—properties as occasion requires.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. All in sums of $1,000 to $5,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 191(
14. Names and addresses of the auditors respectively for 1910, and for 1911 (i appointed):
   For 1910: E. R. C. Clarkson, F.C.A., and James Hardy, F.C.A.
   For 1911: E. R. C. Clarkson, F.C.A., and James Hardy, F.C.A.
15. What were the dividend days of the Corporation in 1910, and what rate or rate of dividend were paid on these days respectively? 1st April; 2nd July; 1s October, 1910, and 3rd January, 1911; rate 7% for the year.
16. What is the date appointed for the Annual Meeting? 8th February, 1911. Date o last Annual Meeting? 9th February, 1910.
17. Special General Meetings held in 1910: Dates, none.

THE VICTORIA LOAN AND SAVINGS COMPANY.

Head Office, Lindsay, Ontario.

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V. c. 31 (O.), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 V. c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement

Of the condition and affairs of the Victoria Loan and Savings Company, of Lindsay, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 71 Kent Street, in the Town of Lindsay, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

W. Flavelle, President, Lindsay;	February, 1910;	February, 1911.
R. J. McLaughlin, K.C., Vice-President, Toronto;	"	"
W. H. Clarke, M.D., Vice-President, Lindsay;	"	"
W. H. Stevens, B.A., Director, Lindsay;	"	"
C. Chittick, Director, Lindsay;	"	"
H. J. Lytle, Director, Lindsay;	"	"
F. C. Taylor, Director, Lindsay;	"	"
James Low, Manager, Lindsay, Ont.;	"	"

A. Permanent capital stock; total amount authorized, $300,000; total amount subscribed, $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$ c.	$ c.
Fully called stock.....	3,000	100	300,000	270,140 41	29,859 59
Total..... ...	3,000	100	300,000	270,140 41	29,859 59

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, ———; total paid thereon	$270,140 41	
4. (*d*) Dividends declared in respect of (1) but not yet paid	3,562 97	
5. (*e*) Unappropriated profits in respect of (1)	1,055 04	
6. (*f*) Reserve fund in respect of (1)	58,000 00	
		$332,758 42
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice on any withdrawal	$193,482 66	
28. Interest on deposits due or accrued or capitalized	3,401 59	
29. Debentures issued in Canada	171,597 73	
30. Interest due and accrued on (29)	3,315 97	
31. Debentures issued elsewhere than in Canada	973 32	
32. Interest due and accrued on (31)	5 64	
37. Owing to banks (including interest due and accrued)	399 04	
40. Other liabilities to public, viz.:		
41. (*a*) Owing to agents in Great Britain	80 30	
		373,256 25
Total liabilities		$706,014 67

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Lindsay held in leasehold	$1,300 00	$1,300 0
B.—Debts secured by Mortgages of Land.		
9. Debts (other than item 10) secured by mortgages of land.	$594,471 95	
(*bb*) Debts secured by land held by the Company as Mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable*	1,138 25	
11. (*c*) Interest due or accrued on items (9) and (10) and not included therein	18,770 14	
12. (*d*) Of the debts mentioned in items (9) and (11) the sum of $2,300 is due by directors or officers of the Corporation (not extended).		
		614,380 3

*Which the Company has sold under power of sale in mortgage and taken agreement of purchase.

BALANCE SHEET.—Continued.

Assets.—Continued.

C.—Debts not above enumerated for which the Corporation hold securities as follows:			
14. (*b*) Debts secured by Municipal bonds or debentures..		$6,954 57	
15. (*c*) Debts secured by Public School debentures.....		1,467 69	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		3,446 42	
26. (*n*) Interest due and accrued on items 14, 15 and 20, and not included therein		150 56	
			12,019 24
E.—Cash.			
31. (*a*) On hand		$6,772 71	
32. (*b*) In bank		6,271 23	
			13,043 94
F.—Assets not hereinbefore mentioned.			
37. (*a*) Municipal bonds		$27,095 44	
38. (*b*) North West school debentures		12,843 40	
39. (*c*) Safe, office fittings, furniture, etc.		1,620 50	
40. (*d*) Other investments		22,595 50	
41. (*e*) Interest accrued on items 37, 38 and 40.....		1,116 31	
			65,271 15
Total assets			$706,014 67

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.			
A.—Balance from 31st December, 1909.			
(*a*) Cash (not already shown under (1)):	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
2. (i) On hand	$4,517 01		
3. (ii) In bank	3,442 46		
			$7,959 47
B.—Sums received wholly or partly by Capital Stock.			
4. (*a*) Calls on joint stock permanent capital..		$70,140 41	
5. (*b*) Premiums on (4).....		14,027 86	
			84,168 27
C.—Receipts on account of Investments, Loans or Loans.			
(*a*) On mortgages of realty:			
0. (i) Principal	$110,184 68		
(*b*) On other securities:			
2. (i) Principal	13,786 95		
3. (ii) Interest or dividends on Nos. 10 and 12	34,589 62		
			158,561 25

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

E.—Miscellaneous.			
18. Commission, brokerage (or remuneration as Coporate agent)	$19 26		
19. Premiums or bonuses on loans	927 55		946 81
F.—Borrowed Money.			
25. (*a*) Bank or other advances, discounts or overdrafts	$175,717 83		
26. (*b*) Borrowed by taking deposits	386,421 75		
27. (*c*) Borrowed on debentures	103,129 32		665,268 90
G.—Receipts from other sources.			
30. (*a*) Sundry accounts	$6,067 45		6,067 45
Totals	$838,803 88	$84,168 27	$922,972 15

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	(Col. 1.)	(Total Col. 4.)
I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty	$262,477 61	
(*b*) Loaned or invested in other securities:		
2. (i) Bonds, etc.	27,213 52	$289,691 13
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	$12,049 50	$12,049 50
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*) Bank account (principal and interest)	175,850 70	
19. (*b*) Deposits: Principal	344,468 83	
20. (*c*) Debentures issued in Canada: Principal	59,746 10	
21. (*d*) Interest on 19 and 20	9,322 69	589,388 3
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$4,152 00	
26. (*b*) Commission or brokerage	2,483 15	
28. (*d*) Stationery, postage, printing and advertising	626 66	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates.	896 15	
31. (*g*) Travelling expenses	302 10	
33. (*i*) Other management expenditure	100 91	8,560 9

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

E.—Other Expenditure.

34. (*a*) Office furniture		$220 50	
35. (*b*) Sundry accounts		5,289 79	
36. (*c*) Double liability *re* Ontario Bank		4,728 00	
			10,238 29

F.—Balance.

37. (*b*) Cash on hand and in banks		13,043 94
Totals		$922,972 15

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $104,863.39; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1911. None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $88,963.50.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.558%; on debentures, 4.176%; on debenture stock, none issued.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.787%; (*b*) 5.75%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $358.144.30 is on realty situate in Ontario, and $240,912.32 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 1; amount, $1,138.25.
   (ii) Not so owned, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,439,024.60.
11. How often are the securities held by the Corporation valued? When placed, renewed or when mortgage gets in arrear.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $3,000.00; Assistant, $1,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? January, 1910.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: R. Williamson, C.A., and P. Kennedy.
   For 1911: Not appointed until February.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? Last day of March, June, September and December at rate of 6% per annum each time.
16. What is the date appointed for the Annual Meeting? 1st Monday in February. Date of last Annual Meeting? 7th February, 1910.
17. Special General Meetings held in 1910: Dates, none.

DYMENT SECURITIES, LOAN AND SAVINGS COMPANY.

Head Office, Barrie, Ontario.

Constating Instruments.

Incorporated on 15th May, by Special Act of the Dominion of Canada, 2 Edward VII., c. 60.

Annual Statement

Of the condition and affairs of the Dyment Securities Loan and Savings Company, Barrie, Ont., at 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 93 Dunlop Street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of five directors holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

A. E. Dyment, President, Toronto, Ont.;	21st February, 1910;	13th February, 1911.
Thos. W. Baker, Vice-President, London;	"	"
A. E. H. Creswicke, Director, Barrie;	"	"
W. E. Wismer, Director, London;	"	"
S. Dyment, Director, Barrie;	"	"
S. Dyment, Manager-Secretary, Barrie;	"	"

A.—Permanent capital stock; total amount authorized, $2,000,000; total amount subscribed, $652,200, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Private Act.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	
1. Fully called	6,522	100	652,200	652,200	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders and Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $652,200; total paid thereon	$652,200 00	
4. (*d*) Dividend declared in respect of (1), not yet paid...	16,305 00	
5. (*e*) Unappropriated profits in respect of (1)	54,594 69	
		$723,099 69

BALANCE SHEET.—Continued.

Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$81,637 78	
37. Owing to banks (including interest due or accrued)	6,777 64	
40. Other liabilities to the public:		
41. (*a*) Solicitors	30 40	
		$88,445 82
Total liabilities		$811,545 51

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.	
B.—Debts secured by Mortgages of Land.	
9 (*a*) Debts (other than item 10) secured by mortgages of land	$338,779 13
C.—Debts not above enumerated for which the Corporation holds securities as follows:	
22. (*j*) Debts secured by stocks and bonds	471,378 97
E.—Cash.	
31. (*a*) On hand	1,387 41
Total assets	$811,545 51

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1909.		(Col. 4.)
2. (i) On hand		$2,927 13
3. (ii) In banks		4,950 69
C.—Receipts on account of Investments, Loans or Debts:		
(*a*) On mortgages of realty:		
10. (i) Principal		27,397 43
11. (ii) Interest		4,762 07
(*b*) On other securities:		
12. (i) Principal		65,602 21
13. (ii) Interest		21,081 63
F.—Borrowed Money.		
25. (*a*) Bank or other advances, discounts or overdrafts		6,777 64
26. (*b*) Borrowed by taking deposits		72,021 00
G.—Receipts from other sources.		
30. (*a*) Solicitors' fees		18 00
Totals		$205,537 80

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 4.)
1. (*a*)	Loaned on mortgages of realty	$27,589 88
(*b*)	Loaned or invested on other securities	70,859 04

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	32,610 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (*b*)	Deposits: Principal, $71,113.39; interest, $90.94	71,204 33

D.—Management Expenses (other than foregoing).

25. (*a*)	Salaries, wages and fees	803 97
30. (*f*)	Fuel, rent and taxes (other than in 7 and 32) and rates	350 21
32. (*h*)	Registration fees	504 45

E.—Other Expenditure.

34. (*a*)	Interest on bank overdraft	214 51
35. (*b*)	Solicitors' fees	14 00

F.—Balance.

37. (*a*)	Cash on hand and in bank	1,387 41
	Totals	$205,537 80

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, no debentures are issued. Issued elsewhere, no debentures are issued.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. None.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4%.

5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) 5¾%.
   (ii) Not owned beneficially: (*a*) All securities are owned beneficially by Company.

6. Of the mortgages owned beneficially by the Corporation, $338,779.13 is on realty situate in Ontario, and none on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially ————————.
   (ii) Not so owned, ————————.

11. How often are the securities held by the Corporation valued? No stated period.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $5,000.

   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private.

13. Date when the accounts of the Corporation were last audited? 19th February, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: W. R. King and J. B. Barr, Barrie, Ont.
   For 1911: W. R. King and J. B. Barr, Barrie, Ont.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, 5% per annum.

16. What is the date appointed for the Annual Meeting? 20th February, 1911. Date of last Annual Meeting? 21st February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE GREAT WEST PERMANENT LOAN COMPANY.

Head Office, Winnipeg, Manitoba.

Constating Instruments.

Incorporated on 19th May, 1909, by Special Act of the Parliament of Canada (9 Edward VII. chap. 89 D), which Act was, on the 16th March, 1910, validated and confirmed by a Special Act of the Legislature of Manitoba [File page 457]. For the lending and borrowing powers see the above cited Acts.

For Ontario, see The Loan Corporations Act (R.S.O., 1897, Chapter 205).

Annual Statement

Of the condition and affairs of The Great West Permanent Loan Company, of Winnipeg, Manitoba, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 436 Main Street, in the City of Winnipeg, in the Province of Manitoba.

The Chief Agency for Ontario is situate at the City of Fort William, Ontario.

The Chief Agent and Attorney for Ontario is John A. Thompson, and his address is Fort William, Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

W. T. Alexander, President, Winnipeg, Man.;	16th February, 1910;	8th February, 1911.
E. S. Popham, M.D., Vice-President, Winnipeg, Man.;	"	"
N. Bawlf, Director, Winnipeg, Man.;	"	"
E. D. Martin, Director, Winnipeg, Man.;	"	"
James Stuart, Director, Winnipeg, Man.;	"	"
E. L. Taylor, Director, Winnipeg, Man.;	"	"
F. H. Alexander, Director, Winnipeg, Man.;	"	"
F. H. Alexander, Secretary, Winnipeg, Man.		

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $2,398,650, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
		$	$	$ c.
1. Fully called	17,336½	100	1,733,650	1,733,650 00
2. Partly called	6,650	100	665,000	90,134 12
Totals.....	23,986½	.....	2,398,650	1,823,784 12

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $1,733,650; total paid thereon	$1,733,650 00		
4. (*d*) Dividends declared in respect of (1), but not yet paid	70,867 96		
6. (*f*) Reserve fund	518,187 67		
8. (*h*) Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, $665,000, on which has been paid $90,134.12; accrued interest, $3,378.81	93,512 93		
9. (*i*) Dividends declared on (8), but not yet paid	3,726 20		
			$2,419,944 76
Liabilities to the Public.			
27. Deposits, right reserved to require 30 days' notice of any withdrawal 28. Interest on deposits due or accrued or capitalized	$418,944 74		
29. Debentures issued in Canada	125,000 00		
30. Interest due and accrued on (29)	544 09		
31. Debentures issued elsewhere than in Canada	56,891 32		
32. Interest due and accrued on (31)	1,028 31		
37. Owing to banks (including interest due or accrued)	257,437 21		
38. Due on bills payable (including interest due or accrued)	446 06		
39. Due on loans in process of completion or to pay assumed mortgages	208,665 00		
40. Other liabilities to public:			
43. (*c*) Loan repayments	516,422 20		
			1,585,378 93
Total liabilities			$4,005,323 69

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land	$3,845,150 00		
10. (*b*) Debts secured by mortgaged land held for sale	6,576 03		
			$3,851,726 03
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation	$100 00		
22. (*j*) Debts secured by bank stocks	15,010 00		
23. (*k*) Debts secured by Trust Coy. Stock	2,600 00		
26. (*n*) Interest due or accrued on items 20, 22 and 23 and not included therein	85		
			17,710 85
E.—Cash.			
31. (*a*) On hand in head office and branches and in banks at branches	$102,757 44		102,757 44

BALANCE SHEET.—Continued.

F.—Assets not hereinbefore mentioned.

37. (*a*) Sundry accounts due Company		$349 05	
38. (*b*) Charter and license account		5,776 82	
39. (*c*) Furniture and fixtures		17,875 56	
40. (*d*) Due from Company's agents in Great Britain		9,127 94	
			33,129 37
Total assets			$4,005,323 69

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

	Col. 1.	(Col. 3.)	(Col. 4.)
(*b*) Cash (not already shown under (1)):			
2. (i) On hand			$39,855 92
B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on permanent capital		$546,341 17	
5. (*b*) Premiums on (4)		68,979 46	
			615,320 63
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:			
10. (i) Principal			522,290 53
11. (ii) Interest	$270,822 56		270,822 56
(*b*) On other securities:			
12. (i) Principal			44,230 25
13. (ii) Interest or dividends	412 30		412 30
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16. (*a*) Sales			8,169 72
17. (*b*) Rents			695 25
F.—Borrowed Money.			
25. (*a*) Bank or other advances, discounts or overdrafts			257,437 21
26. (*b*) Borrowed by taking deposits			1,780,540 8
27. (*c*) Borrowed on debentures			44,530 0
Total			$3,584,305 2

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

I—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. Loaned on mortgages of realty		$1,600,000 00
(*b*) Loaned or invested in other securities:		
2. (i) Loan on Company's stock		1,100 00
3. (ii) Bank and other stocks		17,610 00
(*c*) Insurance and taxes advanced on property mortgaged to the Corporation		10,300 14
B.—Expended on Stock Account.		
8. Dividends on permanent stock	111,481 43	111,481 43
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*) Bank interest and exchange	$10,594 63	10,594 63
19. (*b*) Deposits: Principal and interest		1,606,488 11
20. (*c*) Debentures payable in Canada, Principal, nil; interest		6,406 26
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$48,101 98	
26. (*b*) Commission or brokerage	7,666 91	
27. (*c*) Advances to agents	300 00	
28. (*d*) Stationery, postage, printing and advertising	10,371 15	
29. (*e*) Law costs	360 75	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	10,305 18	
31. (*g*) Travelling expenses	1,572 28	
33. (*i*) Other management expenditure	3,724 07	
		82,402 32
E.—Other Expenditures, viz.:		
34. (*a*) Furniture and fixtures		5,091 01
35. (*b*) Charter and licenses		3,710 21
36. (*c*) General organization expenses		26,363 67
F.—Balance.		
37. (*a*) Cash on hand and in banks		102,757 44
Totals		$3,584,305 22

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4%; on debentures 4.851%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 9%.

6. Of the mortgages owned beneficially by the Corporation, $118,588.63 is on realty situate in Ontario, and $3,210,139.17 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, No. 3; amount $4,925.00.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $8,125,000.

11. How often are the securities held by the Corporation valued? At the time loan is made and at such other times as the Directors deem advisable.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Persons holding responsible positions in the Company from $1,000 to $5,000.

   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.

13. Date when the accounts of the Corporation were last audited? As at 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: D. A. Pender, C.A., and William Ramage.
   For 1911: D. A. Pender, C.A., and William Ramage.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, 4½% and 4½% or at rate of 9% per annum.

16. What is the date appointed for the Annual Meeting? Second Wednesday in February. Date of last Annual Meeting? 8th February, 1911.

17. Special General Meetings held in 1910: Dates, none.

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA.*

Head Office, London, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U.C. chap. 53), by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the London Loan and Savings Company of Canada, of London, Ontario, at the 31st of December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 220 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

R. W. Puddicombe, President, London;	10th February, 1910;	9th February, 1911.
G. G. McCormick, 1st Vice-President, London;	"	"
Thomas Baker, 2nd Vice-President, London;	"	"
Thomas Kent, Director, London;	"	"
J. B. Smallman, Director, London;	"	"
M. J. Kent, Manager, London;	1st May, 1877, at discretion of Directors.	

A. Permanent capital stock: Total amount authorized, **$1,000,000; total amount subscribed, $708,700.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid.
	No of shares.	Par value.			
		$	$	$ c.	$ c.
1. Fully called stock.....	14,058	50	702,900	702,900 00	.....
2. Instalment stock (payable by fixed periodical payments, and still in process of payment).....	116	50	5,800	1 12	5,798 88
Totals.....	14,174	.....	708,700	702,901 12	5,798 88

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

*Name changed by Order-in-Council (Ontario) dated 11th April, 1906, to "The London Loan and Savings Company of Canada."

**Order-in-Council (Ontario) dated 5th December, 1906, increased the authorized Capital Stock to $1,000,000.

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilitites.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*)	Ordinary joint stock capital fully called; total called, $702,900; total paid thereon	$702,900 00	
4. (*d*)	Dividends declared in respect of (1) and (8)	21,079 68	
5. (*e*)	Unappropriated profits in respect of (1)	4,988 79	
6. (*f*)	Reserve fund in respect of (1) and (8)	178,000 00	
8. (*h*)	Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, $5,800.00, on which has been paid	1 12	
			$906,969 59

Liabilities to the Public.

27.	Deposits, right reserved to require 30 or more days' notice of any withdrawal	$426,837 82	
29.	Debentures issued in Canada	227,308 79	
30.	Interest due and accrued on (29)	4,855 79	
31.	Debentures issued elsewhere than in Canada	459,758 71	
32.	Interest due and accrued on (31)	3,400 55	
37.	Owing to banks	43,543 82	
40.	Other liabilities to the public, viz.:		
41. (*a*)	Rents accrued on leased premises	50 00	
			1,165,755 48
	Total liabilities		$2,072,725 07

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*)	Office premises situate as follows:		
2.	(i) At London, Ont., held in freehold		$63,000 00

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land written down to	$1,746,616 00	
10. (*b*)	Debts secured by mortgaged land held for sale, balance	10,919 00	
			1,757,535 00

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (*b*)	Debts secured by municipal bonds or debentures	$6,781 00	
15. (*c*)	Debts secured by Public School debentures, included in 14		
16. (*d*)	Debts secured by Loan Corporation debentures	1,900 00	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	67,170 00	
22. (*j*)	Debts secured by other stocks	27,079 00	
			102,930 00

D.—Unsecured Debts.

27. (*a*)	Rents due and accrued	$315 70	315 70

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*) On hand		$7,915 50	
32. (*b*) In bank		7,595 87	
			$15,511 37

F.—Assets not hereinbefore mentioned.

37. (*a*) Loan companies' stocks		$133,433 00	
			133,433 00
40. (*d*) Sundries, consisting of steel deposit boxes, office furniture, etc., not valued.			
Total assets			$2,072,725 07

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December 1909.

(*b*) Cash (not already shown under (1):			
2. (i) On hand		$7,780 18	
3. (ii) In bank		16,734 40	
			$24,514 58

B.—Sums received wholly or partly on Capital Stock.

4. (*a*) Calls on joint stock capital		$1,593 69	
5. (*b*) Premiums on (4)		20 00	
			1,613 69

C.—Receipts on account of Investments, Loans or Debts.

(*a*) Mortgages of realty:			
10. (i) Principal		249,343 51	
11. (ii) Interest		108,972 80	
			358,316 31
(b) On other securities: Included in 10 and 11.			

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.(*b*) Rents		$6,848 25	6,848 25

F.—Borrowed Money.

25. (*a*) Bank or other advances, discounts or overdrafts—balance		$43,543 82	
26. (*b*) Borrowed by taking deposits		1,378,793 65	
27. (*c*) Borrowed on debentures		173,753 84	
			1,596,091 31

G.—Receipts from other sources, viz.:

30. (*a*) Sundry cash items		$263 02	
(*b*) Safety deposit vault rents		138 15	
(*c*) Rents from leasehold premises		451 80	
			852 97
Total			$1,988,237 11

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	
1. (*a*)	Loaned on mortgages of realty	272,110 94	
(*b*)	Loaned or invested in other securities. Included in (1)		
7. (*d*)	Incumbrances on realty paid off (taxes on Company's building)	1,209 98	
			$273,320 92

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$42,102 36	
			42,102 36

C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (*b*)	Deposits: Principal, $1,469,282.89; Interest, $16.487.94	$1,485,770 83	
20. (c)	Debentures issued in Canada: Principal, $73,514.60; Interest, $9,997.40	83,512 00	
21. (*d*)	Debentures issued elsewhere: Principal, $47,449.92; Interest, $18,890.69	66,340 61	
			1,635,623 44

D.—Management Expenses (other than foregoing).

25. (*a*)	Salaries, wages and fees	$7,230 67	
26. (*b*)	Commission or brokerage	2,515 67	
28. (*d*)	Stationery, postage, printing and advertising	1,462 02	
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	4,023 80	
31. (*g*)	Travelling expenses	125 87	
32. (*h*)	Registration fees	155 00	
33. (*i*)	Other management expenditure, sundries	612 20	
			16,125 23

E.—Other Expenditures, viz.:

34. (*a*)	Interest	$1,799 13	
35. (*b*)	Alterations, Insurance, etc., Company's block	1,877 24	
36. (c)	Deposit boxes and office furniture	707 90	
	Janitor's wages and coal	1,169 52	
			5,553 79

F.—Balance.

37. (*b*)	Cash on hand and in banks	$15,511 37	
			15,511 37
	Total		$1,988,237 11

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $71,301.27. Issued elsewhere, $55,480.00.

2. Amount of other existing obligations which will mature in 1911. None, save deposits and rents.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. Estimated at $275,000.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.553%; on debentures, 4.30%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) 5.9%.
   (ii) Not owned beneficially: (*a*) Nil; (*b*) Nil.

6. Of the mortgages owned beneficially by the Corporation, $1,746,616.00 is on realty situate in Ontario, and nil on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario, and nil on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially. Nil.
   (ii) Not so owned. Nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 13; amount, $31,957.20.
   (ii) Not so owned. Nil.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,593,088.00.
   (ii) Not so owned.

11. How often are the securities held by the Corporation valued? Lands when loan is made, and mortgages yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $10,000.00; Teller, $10,000.00; other officers $6,000.00; in all $26,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Both.

13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: H. C. Screaton and Francis B. Ware.
   For 1911: Not yet appointed.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd July, 1910, 3%, and for last half-year dividend was payable 3rd January, 1911, of 3%.

16. What is the date appointed for the Annual Meeting? Second Thursday in February. Date of last Annual Meeting? 10th February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE ONTARIO LOAN AND SAVINGS COMPANY.

Head Office, Oshawa.

Constating Instruments.

Incorporated under the Building Societies Acts, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Ontario on 12th February, 1873.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the Ontario Loan and Savings Company, of Oshawa, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is in the Town of Oshawa, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year:

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

W. F. Cowan, President, Oshawa;	16th February, 1910;	16th February, 1911.
W. F. Allen, Vice-President, Bowmanville;	"	"
John Cowan, Director, Oshawa;	"	"
F. W. Cowan, Director, Oshawa;	"	"
Thomas Paterson, Director, Bowmanville;	"	"
Charles Larke, Director, Colborne;	"	"
Wm. Brien, Director, Trillick, Ireland;	"	"
T, H. McMillan, Manager-Secretary, Oshawa.		

A.—Permanent capital stock: Total amount authorized, $300,000; total amount subscribed, $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$	$
Fully called	6,000	50	300,000	300,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary capital stock, fully called; total called $300,000.00; total paid thereon	$300,000 00	
6. (*f*) Reserve fund in respect to (1)	72,304 48	
		$372,304 48
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$302,646 31	
29. Debentures issued in Canada	243,100 00	
		545,746 31
Total liabilities		$918,050 79

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$739,076 23	
10. (*b*) Debts secured by mortgaged land held for sale about	15,000 00	
(*bb*) Debts secured by land held the Company as mortgagee in possession or secured by land for the rents and profits, of which the Company is accountable, about	20,000 00	
		$774,076 23
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of Corporation	$26,159 59	
		26,159 59
E.—Cash.		
31. (*a*) On hand	$644 07	
32. (*b*) In banks	96,029 90	
		96,673 97
F.—Assets not hereinbefore mentioned.		
37. (*a*) 28 shares Dominion Bank stock	$6,952 50	
38. (*b*) 60 shares Imperial Bank stock	13,788 50	
40. (*d*) Office furniture	400 00	
		21,141 00
Total assets		$918,050 79

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1909.

		(Col. 1.)	Total (Col. 4).
	(*b*) Cash (not already shown under (1):—		
2.	(i) On hand	$1,215 64	
3.	(ii) In bank	86,001 44	
			$87,217 08

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On Mortgages of realty:—		
10.	(i) Principal	$90,621 60	
11.	(ii) Interest	41,109 49	
	(*b*) On other securities:—		
12.	(i) Principal, special bank deposit receipt transferred to open account	50,000 00	
13.	(ii) Interest or dividends on bank stock above receipt, etc.	16,067 79	
	Principal on loans secured by Company's shares	500 00	
	Bank interest	1,896 90	
			200,195 78

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	$175,768 04	
27.	(*c*) Borrowed on debentures	2,100 00	
			177,868 04
	Total		$465,280 90

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	Total (Col. 4).
1.	(*a*) Loaned on mortgages of realty	$125,702 55	
	(*b*) Loaned or invested in other securities:		
2.	(i) On Company's stock	4,916 15	
3.	(ii) Bank shares bought	2,000 00	
			$132,618 70

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$18,000 00	
			18,000 00

C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19.	(*b*) Deposits: Principal, $188,851.46; interest, $10,920.54..	$199,772 00	
20.	(*c*) Debentures issued in Canada: Principal, $2,000.00; interest, $9,949.00	11,949 00	
			211,721 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).

	(Col. 1.)	Total (Col. 4)
25. (*a*) Salaries, wages and fees	$5,129 00	
26. (*b*) Commission or brokerage	148 40	
28. (*d*) Stationery, postage, printing and advertising	246 50	
29. (*e*) Law costs	106 91	
30. (*f*) Fuel, taxes (other than in 7 and 32) and rates	306 66	
31. (*g*) Travelling expenses	43 80	
32. (*h*) Registration fees	275 00	
33. (*i*) Other management expenditure	10 96	
		$6,267 23

F.—Balance.

37. (*a*) Cash on hand and in banks	96,673 97
Total	$465,280 90

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $190,000.00. Issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1911 Cannot say when depositors may call for money.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911? Say $60,000.00.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, about 3½%; on debentures, about 4¼%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5¾%; (*b*) 5½%.
   (ii) Not owned beneficially. (*a*) Nil.
6. Of the mortgages owned beneficially by the Corporation, $739,076.00 is on realty situate in Ontario, and nil on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, $11,879.04.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 2; amount, $9,900.00.
   (ii) Not so owned, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially? Say $1,200,000.00.
   (ii) Not so owned? Nil.
11. How often are the securities held by the Corporation valued? Once a year.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Teller and Accountant, $2,500.00 each.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? Up to 31st December, 1910, inclusive.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: P. H. Punshon and W. B. Puckett.
   For 1911: Not appointed for 1911.
15. What were the Dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st January and 1st July, at the rate of 6%.
16. What is the date appointed for the Annual Meeting? 16th February, 1911. Date of last Annual Meeting? 16th February, 1910.
17. Special General Meetings held in 1910: Dates, none.

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

Head Office, Toronto, Ontario.

Constating Instruments.

Incorporated under the Building Society's Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Decl. Book II., p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies' Act, 1877, with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was $2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co.'s Act, 1877) and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V., c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from $2,000,000 to $1,600,000.

Annual Statement

Of the condition and affairs of the Real Estate Loan Company of Canada (Limited), at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

M. H. Aikins, M.D., Burnhamthorpe, 2nd February, 1910; 1st February, 1911.
E. Douglas Armour, K.C., Vice-Pres., Toronto; 2nd February, 1910; 1st February, 1911.
G. Martin Rae, Director, Toronto; 2nd February, 1910; 1st February, 1911.
Edmund Wragge, M.I.C.E., Director, Toronto; 2nd Feby., 1910; 1st Feby., 1911.
W. A. Cooke, Director, Toronto; 2nd February, 1910; 1st February, 1911.
E. L. Morton, Manager, Toronto.

A. Permanent capital stock: Total amount authorized, $1,600,000; total amount subscribed, $465,800, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$ c.	$ c.
1. Fully paid stock	9,343	40	373,720	373,720 00	
2. 40 per cent. called	2,302	40	92,080	36,447 00	385 00
3. Paid in advance of calls				23,282 45	
Totals	11,645		465,800	433,449 45	385 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $373,720; total paid thereon	$373,720 00	
3. (*c*) Ordinary joint stock capital, 40 per cent. called; total called, $36,832; total paid thereon	36,447 00	
(*cc*) Joint stock capital paid in advance of calls	23,282 45	
4. (*d*) Dividends declared in respect of (1), (2) and (3), but not yet paid	12,761 74	
5. (*e*) Unappropriated profits in respect of (1), (2) and (3)	6,704 41	
6. (*f*) Reserve fund in respect of (1), (2) and (3)	122,000 00	
7. (*g*) Contingent fund in respect of (1), (2) and (3)	10,000 00	
		$584,915 60
Liabilities to the Public.		
27. Unclaimed deposits	$257 33	
29. Debentures issued in Canada	52,150 00	
30. Interest due and accrued on (29)	743 49	
31. Debentures issued elsewhere than in Canada	152,407 66	
32. Interest due and accrued on (31)	1,128 14	
		206,686 62
Total liabilities		$791,602 22

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9 (*a*) Debts (other than item 10) secured by mortgages of land	$745,633 95	$745,633 95

BALANCE SHEET.—Continued.

C.—Debts not above enumerated for which the Corporation holds securities as follows:		
15. (*c*) Public School debentures owned by Company	$10,356 71	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	1,544 57	
		$11,901 28
E.—Cash.		
32. (*b*) In banks		34,066 99
Total assets		$791,602 22

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
I.—Received by the Corporation for its Own Use.			
A.—Balance from 31st December, 1909.			
(*b*) Cash (not already shown under (1)):			
3. (ii) In bank		$32,611 96	$32,611 96
B.—Sums received wholly or partly on capital Stock.			
4. (*a*) Calls on Joint Stock capital.....		35,059 00	
(*aa*) Joint Stock capital received in advance of calls		24,666 45	
			59,725 45
C.—Receipts on account of Investments, Loans, or Debts.			
(*a*) Mortgages of realty:			
10. (i) Principal		129,848 31	129,848 31
11. (ii) Interest	$52,011.51		52,011 51
F.—Borrowed Money.			
27. (*c*) Borrowed on debentures		53,946 65	53,946 65
G.—Receipts from other sources, viz.:			
30. (*a*) Bank interest	269 17		269 17
(*b*) Unclaimed dividends		150 96	150 96
Total			$328,564 01

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (*a*) Loaned on mortgages of realty		$211,428 49	
Loaned on, or invested in other securities:			
2. (i) On security of Company's stock...		500 00	
3. (ii) Debentures purchased		10,696 10	
			$222,624 59
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock.....	$22,477 16		22,477 16
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
20. (c) Debentures issued in Canada: Principal, $25,825; interest, $2,683.43.....			28,508 43
21. (*d*) Debentures issued elsewhere: Principal, $5,353.33; interest, $5,998.90.....			11,352 23
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries, wages and fees		5,690 10	
26. (*b*) Commission or brokerage		1,393 00	
28. (*d*) Stationery, postage, printing and advertising		441 95	
29. (*e*) Law costs		227 25	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates		674 28	
32. (*h*) Registration fees, City and Government taxes		673 65	
33. (*i*) Other management expenditure.....		434 38	
			$9,534 61
F.—Balance.			
37. (*a*) Cash in bank		$34,066 99	34,066 99
Total			$328,564 01

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $20,900.00; issued elsewhere, $50,288.88.

2. Amount of other existing obligations which will mature in 1911. Nil.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $93,265.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, nil; on debentures, 4.5%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 7.5%; (*b*) 5.8%.
(ii) Not owned beneficially: (*a*) Nil; (*b*) Nil.

6. Of the mortgages owned beneficially by the Corporation, $105,649.45 is on realty situate in Ontario, and $639,984.50 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario, and nil on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 1; amount, $800.00.
   (ii) Not so owned, nil.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,609,807.

11. How often are the securities held by the Corporation valued? Overlooked from time to time and each half year.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager and agents at Winnipeg and Edmonton, $5,000 each.

   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: S. W. Black and H. D. Lockhart Gordon, F.C.A. (Can.).
   For 1911: S. W. Black and H. D. Lockhart Gordon, F.C.A. (Can.).

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July.

16. What is the date appointed for the Annual Meeting? 1st February, 1911. Date of last Annual Meeting? 2nd February, 1910.

17. Special General Meetings held in 1910: Date, 14th April, 1910.

II. LOAN COMPANIES.

B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY.

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION 7.)

DETAILED REPORTS OF THE SEVERAL COMPANIES.

COLONIAL INVESTMENT AND LOAN COMPANY.

Head Office, Toronto.

Incorporated under special Act of Canada, 63-4 V., c. 95.

Annual Statement

Of the condition and affairs of the Colonial Investment and Loan Company, of Toronto, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 51 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

A. J. Jackson, President, Toronto, Ont.;	14th June, 1910;	13th June, 1911
J. H. Mitchell, Vice-President, Toronto, Ont.;	"	"
Henry O'Hara, Vice-President, Toronto, Ont.;	"	"
A. McLean Macdonell, K.C., Director, Toronto, Ont.;	"	"
W. R. White, K.C., Director, Pembroke, Ont.;	"	"
A. J. Jackson, Manager, Toronto, Ont.;	"	"
J. H. Mitchell, Secretary, Toronto, Ont.;	"	"

A.—Permanent capital stock: Total amount authorized, $5,000,000; permanent preference, $4,900,000; ordinary permanent, $100,000; total amount subscribed, permanent preference, $2,455,010.00; ordinary permanent, $100,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c
1. Fully called permanent preference	245,501	10	2,455,010 00	2,420,906 32	34,103 6
2. 20 per cent. called, ordinary permanent	10,000	10	100,000 00	20,000 00	None
Total	255,501	.....	2,555,010 00	2,440,906 32	34,103 6

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Instalment.		Total.
	No.	Amount.	
		$ c.	$ c.
Number and amount in force 31st December, 1909	99	9,900 00	9,900 00
Deduct as follows:			
Withdrawn and paid off during 1910	13	1,300 00	1,300 00
Matured by Corporation during 1910	1	100 00	100 00
Total deduction	14	1,400 00	1,400 00
Net total remaining in force at 31st December, 1910	85	8,500 00	8,500 00

Summary of Terminating or Withdrawable Stock in force 31st December, 1910.

85 shares instalment stock at $100 per share, $8,500 on which 12 shareholders have paid in	$6,569 09
Total amount distributed or credited on terminating or withdrawable stock in 1910:	
Dividend of 6 per cent. on ordinary instalment stock	54 14
" " reduced payment stock	313 82
	$367 96

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Permanent preference stock capital fully called: Total called, $2,455,010; total paid thereon	$2,420,906 32	
2. (*b*) Ordinary joint stock capital 20 per cent. called: Total called, $20,000; total paid thereon	20,000 00	
4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid	61,151 68	
5. (*e*) Unappropriated profits in respect of (1) and (2) (profit and loss)	7,702 76	
6. (*f*) Reserve fund in respect of (1) and (2)	40,000 00	
Real Estate Reserve Fund	20,000 00	
Unclaimed dividends and balances	3,428 09	

B.—Terminating Capital Stock or Shares.

). (*g*) Instalment stock, less shown in (24), total issue now in force, 85 shares at 30 and 60 cents per share of $100, on which has been paid in all $....., of which sum there has been paid into loan fund	6,201 13	
l. (*h*) Profits or accrued interest on (20) less shown in (25), and credited or appropriated, but not yet paid; dividend, 1910	367 96	
		$2,579,757 94

BALANCE SHEET.—Continued.

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$136,291 70	
28. Interest on deposits due or accrued or capitalized	8,433 49	
29. Debentures issued in Canada	175,500 00	
30. Interest due or accrued on (29)	3,450 74	
31. Debentures issued elsewhere than in Canada, sterling	522,782 28	
32. Interest due and accrued on (31)	3,249 12	
37. Owing to banks, including interest due as accrued	19,647 73	
40. Other liabilities to the public, viz.:		
41. (*a*) Sundry accounts	1,783 47	
		$871,138 53
Total liabilities		$3,450,896 47

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*) Office premises situate as follows:		
2. (i) At Toronto, held in freehold	$280,687 50	
5. (*b*) Freehold land (including buildings) other than foregoing	61,890 74	

B.—Debts secured by Mortgages of Land.

9. (*a*) *Debts (other than item 10) secured by mortgages of land	$1,366,363 03	
10. (*b*) Debts secured by mortgaged lands held for sale	46,753 60	
Interest current for month of December, 1910	5,733 97	
11. (*c*) Interest due or accrued on item 9 and not included therein	19,064 93	
Insurance premiums, taxes, etc.	27,724 07	
		$1,808,217 8

C.—Debts not above enumerated for which the Corporation holds securities as follows:

19. (*g*) Debts secured by debentures	$104 04	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	128,680 18	
22. (*j*) Stocks owned by Company	888,259 75	
23. (*k*) Bonds owned by Company	41,608 37	
24. (*l*) Call and time loans	463,786 52	
26. (*n*) Interest due or accrued on items 22 and 23 and not included therein	19,238 02	
		1,541,676 8

E.—Cash.

31. (*a*) On hand	$3,870 61	
32. (*b*) In banks and Trust Co.	82,896 23	
		86,766 8

F.—Assets not hereinbefore mentioned.

41. (*e*) Office furniture	$5,286 68	
42. (*f*) Sundry accounts	8,948 23	
		14,234 9
Total assets		$3,450,896 4

*Mortgages and other authorized securities to the value of $125.00 for each $100.00 of the aggregate value of outstanding debentures of the Company are deposited with The Imperial Trusts Company of Canada as Trustee as security for the debenture holders.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
I.—Received by the Corporation for its Own Use.				
A.—Balance at 31st December, 1909.				
1. (*b*) Balance on hand and in bank				$97,382 74
B.—Sums received Wholly or Partly on Capital Stock.				
4. (*a*) Calls on permanent preference stock.....			$3,819 23	
Calls on ordinary permanent			10,000 00	
8. (*e*) Dues on instalment Building Society stock, including 1910 dividend		$697 74		
C.—Receipts on account of Investments, Loans or Debts.				
(*a*) On mortgages of realty:				
10. (i) Principal, loans repaid, including transfers to real estate		506,783 07		
11. (ii) Interest, including December, 1910, accretions ...	$182,900 27			
(*b*) On other securities:				
Debenture loans		15 73		
12. (i) Call and time loans ...		616,473 85		
13 (ii) Share loans		81,433 88		
Sale of stocks	2,682 25	79,148 65		
14. Principal new loaning plans....		378,733 39		
15. Repayment in arrears		22,590 15		
Accrued interest		41,436 31		
Principal Land Company		600 00		
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
6. (*a*) Sales (not included in any of the foregoing items)		43,648 96		
7. (*b*) Rents	2,095 22			
E.—Miscellaneous.				
3. (*a*) Expenses instalment stock.	65 25			
9. (*b*) Discharge of mortgage fees	1,106 10			
0. (*c*) Rents of office premises....	10,260 14			
1. (*d*) Fines, transfer fees, etc....	138 65			
2. (*e*) Interest on arrears	3,757 48			
. (*f*) Interest on sundry bank deposits	2,374 43			
. (*g*) Sundry profits	24 00			

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
F.—Borrowed Money.				
25. (*a*) Bank or other advances, discounts or overdrafts		$19,647 73		
26. (*b*) Borrowed by taking deposits		563,614 13		
27. (*c*) Borrowed on debentures, sterling		259,427 40		
28. (*d*) Borrowed on debentures, currency		73,800 00		
G.—Received from other sources, viz.:				
30. (*a*) Agents' balances		13 25		
(*b*) Unclaimed dividends and balances		149 95		
(*c*) Loan expenses and taxes		2,282 63		
Totals	$205,403 79	$2,690,496 82	$13,819 23	$3,007,102 58

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
1. (*a*) Loaned on mortgages of realty		$381,685 16	
(*b*) Loaned or invested in other securities:			
2. (i) Share loans		99,656 40	
3. (ii) Call and time loans		871,375 52	
4. (iii) Stock purchased		231,403 61	
5. (iv) Bonds purchased		12,582 35	
6. (*c*) Loans transferred		22,773 87	
B.—Expended on Stock Account.			
8. Dividends on permanent stock	$121,342 31		
9. Dividends on terminating stock	367 96		
12. Paid for terminating stock matured		719 32	
13. Profits paid on 12	4 39	100 00	
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
19. (*b*) Deposits, principal and interest	4,515 94	545,114 72	
20. (*c*) Debentures issued in Canada: (Principal and interest)	6,636 42	42,700 00	
21. (*d*) Debentures issued elsewhere: Principal, interest	17,603 57	28,737 67	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 2.)	(Total Col. 4.)
	D.—Management Expenses (other than foregoing).			
25. (*a*)	Salaries, wages and fees—directors, auditors, office assistance, etc.....	$29,932 94		
26. (*b*)	Commission on collections.....	3,610 88		
27. (*c*)	Agents' commission on debentures and loans	7,607 65		
28. (*d*)	Stationery, postage, printing and advertising	5,136 50		
29. (*e*)	Law costs	567 24		
30. (*f*)	Office rent	3,600 00		
31. (*g*)	Travelling expenses	1,083 30		
32. (*h*)	Registration fees (Ontario).....	200 00		
33. (*i*)	Other management expenditure:			
	Head office and agency charges.....	1,387 48		
	Sterling exchange, stamp duty, etc....	699 51		
	E.—Other Expenditures, etc.			
34. (*a*)	Trustee fees sterling debenture holders	565 54		
35. (*b*)	Registrar and Transfer Agents.....	250 00		
36. (*c*)	Expenditure real estate	1,712 92		
	Special audits and valuation fees.....	224 00		
	Local Government tax	3,563 33		
	Premium on assets	6,078 58		
	Loss on Montreal L. H. & P. Co.....	218 75		
	Sundry profit and loss	387 09		
	Extension deposits	5,100 00		
	Expenditure office premises	4,275 55		
	Borrowers' guarantee fund.....		$580 68	
	City of Toronto debentures, principal...		40 88	
	Montreal S. S. "Canadian"		54 10	
	Insurance premiums		939 14	
	Office furniture		217 65	
	Loss on property sold		6,454 53	
	Accrued interest portion of repayment..		448,528 29	
	F.—Balance.			
37. (*b*)	Cash on hand and in banks.....		86,766 84	
	Totals	$226,671 85	$2,780,430 73	$3,007,102 58

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $1,300.00; issued elsewhere, $74,868.71.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $3,000.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4%; on debentures, 4 and 4½%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 8.927%; (*b*) about 4.80%.

6. Of the mortgages owned beneficially by the Corporation, $267,081.67 is on realty situate in Ontario, and $387,444.43 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario and $712,032.03 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, $9,393.17.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, No. 3; amount, $2,063.00.
   (ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
    (i) Mortgages owned beneficially
    (ii) Not so owned ..... } $5,947,766.56.

11. How often are the securities held by the Corporation valued? As occasion may require.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Secretary, $10,000; General Manager, $10,000; Cashier, $10,000.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.

13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
    For 1910: W. H. Cross, F.C.A., and James Hardy, F.C.A., Toronto, Ont.
    For 1911: W. H. Cross, F.C.A., and James Hardy, F.C.A., Toronto, Ont.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively: 2nd January, 1910, 2½%; 2nd July, 1910, 2½%.

16. What is the date appointed for the Annual Meeting? 13th June, 1911. Date of last Annual Meeting? 14th June, 1910.

17. Special General Meetings held in 1910: Dates, none.

DOMINION PERMANENT LOAN COMPANY.

Head Office, Toronto, Ontario.

Constating Instruments.

1890.—Declaration under R.S.O. 1887, c. 169; filed with the Clerk of the Peace for the County of York, 7th May, 1890. The original corporate name was The Dominion Building and Loan Association.

1897.—Act of the Dominion of Canada, 60-61 V., c. 85, extending the business of the Company to the whole Dominion; defining the borrowing powers of the Company; regulating its issue of debentures and debenture stock; providing for the prohibition of loans upon the Company's own stock; continuing the Company under the control of the Loan Corporation Act of Ontario.

1898.—Order in Council of Ontario (29th January, 1898), changing the corporate name to the Dominion Permanent Loan Company, to take effect from and after 1st August, 1898.

1898.—Act of Dominion of Canada, confirming the said change of corporate name.

See Statutes of Canada, 1899.

Annual Statement

Of the condition and affairs of the Dominion Permanent Loan Company of Toronto, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Hon. J. R. Stratton, M.P., Pres., Peterborough;	February, 1910;	5th February, 1911.
D. W. Karn, Vice-President, Woodstock;	"	"
C. Kloepfer, Director, Guelph;	"	"
William Findlay, Director, Winnipeg;	"	"
Geo. H. Cowan, K.C., M.P., Director, Vancouver, B.C.;	"	"
F. M. Holland, Man.-Director and Secretary, Toronto;	"	"

A. Permanent capital stock: Total amount authorized, $10,000,000; total amount subscribed, $1,381,900, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock, created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.			
		$	$	$ c.	$ c.
1. Fully called stock.....	8,377	100	837,700	837,700 00	.....
2. Partly called stock	5,442	100	544,200	253,665 80	290,534 20
Totals.....	13,819	.....	1,381,900	1,091,365 80	290,534 20

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910

(Not printed.)

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Fully paid.		Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	No.	Amount.	
		$		$		$	$
Number and amount in force at 31st December, 1909	3½	350	1,724	172,400	35	3,500	176,250
Gross total in force at any time in 1910	3½	350	1,724	172,400	35	3,500	176,250
Deduct as follows:	No. of shares	Amount					
Retired by Corporation during 1910	10	$ 1,000	.....	.....	.....	.....	10	1,000	1,000
Converted into permanent stock during 1910	6	600	.....	.....	6	600	.....	.....	600
Total deduction	16	1,600	.....	.....	6	600	10	1,000	1,600
Net total remaining in force at 31st December, 1909	3½	350	1,718	171,800	25	2,500	174,650

Summary of Terminating Withdrawable Stock in force at 31st December, 1910.

3½ shares fully paid stock at $100 per share, $350 on which 1 shareholder has paid in (credited to loan fund)	$ 350 00
1718 shares prepaid stock (other than above) at $100 per share, $171,800 on which 148 shareholders have paid in (credited to loan fund)	85,900 00
25 shares instalment stock (payable by fixed payments) at $100 per share, $2,500 on which 2 shareholders have paid in (credited to loan fund)	130 00
	$86,380 00

Total amount distributed or credited in 1910:

(1) As interest.

Rate of such interest, per cent. per annum, 6.840 per cent. (.0688 per cent.)

(2) As dividends out of profits, $21 and $5,169.00.
Rate or rates per cent. of such dividends, 6 per cent.

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $837,700; total paid thereon	$837,700 00
2. (*b*) Ordinary joint stock capital; total called, $253,665.80; total paid thereon	253,665 80
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	32,736 39

BALANCE SHEET.—Continued.

5. (*e*) Unappropriated profits in respect of (1) and (2) ...	$7,110 74		
6. (*f*) Reserve fund in respect of (1) and (2)	343,000 00		
7. (*g*) Contingent fund in respect of (1) and (2)	5,964 68		
			$1,480,177 61

B.—Terminating Capital Stock or Shares.

14. (*a*) Fully paid stock, less shown in (24); total in force, 3½ shares at $100 per share, on which has been paid into loan fund	$ 350 00		
15. (*b*) Profits or accrued interest on (14) less shown in (25) and credited or appropriated, but not yet paid ..	10 50		
17. (*d*) Prepaid stock, less shown in (24); total in force, 1718 shares at $100 per share, on which has been paid into loan fund	85,900 00		
18. (*e*) Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid..	11,841 19		
20. (*g*) Instalment stock, less shown in (24); total issue now in force, 25 shares at $100 per share, $2,500 on which has been paid in all, $130 of which sum there has been paid into loan fund	130 00		
21. (*h*) Profits or accrued interest on (20), less shown in (25), and credited or appropriated but not yet paid	141 61		
25. Interest, profits or dividends due by Corporation, unclaimed dividends, ...	45 00		
			98,418 30
			$1,578,595 91

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	$208,060 97		
28. Interest on deposits due, or accrued or capitalized.....	8,360 31		
29. Debentures issued in Canada	1,820,550 39		
30. Interest due and accrued on (29)	29,607 47		
40. Other liabilities to the public:			
41. (*a*) Sundry accounts	4,567 95		
			2,071,147 09
Total liabilities			$3,649,743 00

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (*b*) Freehold land (including buildings) other than foregoing.....			$26,340 16

B.—Debts secured by Mortgages of Land.

9. (*a*) Debts (other than item 10) secured by mortgages of land	$3,195,968 26		
10. (*b*) Debts secured by mortgaged land held for sale....	40,589 99		
11. (*c*) Interest due or accrued on items (9) and (10), not included therein	5,530 68		
			3,242,088 93

BALANCE SHEET.—Continued.

C.—Debts not above enumerated for which the Corporation holds securities as follows:			
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		$ 1,184 68	
22. (*j*) Debts secured by stocks		47,188 04	
			$48,372 72
E.—Cash.			
31. (*a*) On hand		23,496 95	
32. (*b*) In banks		149,029 89	
			172,526 84
F.—Assets not hereinbefore mentioned.			
37. (*a*) Office premises and furniture		7,130 00	
38. (*b*) Sundry accounts		3,030 80	
39. (*c*) Owing by agents		813 06	
40. (*d*) Debenture stock and bonds		149,440 49	
			160,414 35
Total assets			$3,649,743 00

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
I.—Received by the Corporation for its own Use.			
A.—Balance from 31st December, 1909.			
(*b*) (Not already shown under (1)):			
2. (i) On hand	.....	.....	$12,921 78
3. (ii) In bank	.....	.....	68,453 07
B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on joint stock permanent capital.	.....	$8,601 11	
8. (*e*) Dues on instalment building stock....	.....	28 00	
			8,629 11
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:			
10. (i) Principal		$288,617 42	
11. (ii) Interest			
(*b*) On other securities:			
12. (i) Investment account and stock loans..	68,410 79		
			357,028 21
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16. (*a*) Sales	$6,171 38		
17. (*b*) Rents	1,452 95		
			7,624 33

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 3.)	(Col. 4.)
	E.—Miscellaneous.			
19.	(*b*) Premiums or bonus on loans	$132 32		
22.	(*e*) Forfeiture on lapses	12 13		
24.	(*g*) Conversion of terminating into permanent stock	.....	$328 96	$473 41
	F.—Borrowed Money.			
26.	(*b*) Borrowed by taking deposits.....	$1,048,167 80		
27.	(*c*) Borrowed on debentures	692,873 16		
				1,741,040 96
	G.—Receipts from other sources, viz.:			
30.	(*a*) Profits on properties sold	$125 12		
	(*b*) Interest on deposits in bank	877 63		
	(*c*) Sundry accounts	297 40		
				$1,300 15
	Total			$2,197,471 02

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 2.)	(Col. 4.)
	I.—Expended on Corporation Account.			
	A.—Sums Loaned or Invested on Capital Account.			
1.	(*a*) Loaned on mortgages of realty	$178,680 67		
	(*b*) Loaned or invested in other securities:			
2.	(i) Real estate, repairs, insurance, etc.	1,199 15		
3.	(ii) Bonds and stock purchased.....	15,256 10		
4.	(iii) Loans on stocks	47,188 04		
				$242,323 96
	B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock	65,019 68		
9.	Dividends paid on terminating stock	5,190 00		
12.	Paid for terminating stock matured.....	1,000 00		
15.	Terminating stock forfeited or lapsed.....	12 13		
16.	Terminating stock converted into permanent	328 96		
				71,550 77
	C.—Borrowed Money (other than foregoing) or interest thereon paid.			
19.	(*b*) Deposits: Principal, $1,060,665.13 interest, $8,484.56	$1,069,149 69		
20.	(*c*) Debentures issued in Canada: Principal, $516,375.42; interest, $84,608.82	600,984 24		
				1,670,133 93

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$25,531 24	
26. (*b*) Commission or brokerage	4,635 86	
28. (*d*) Stationery, postage, printing and advertising	2,595 81	
29. (*e*) Law costs	47 30	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,179 84	
31. (*g*) Travelling expenses	4,196 98	
32. (*h*) Registration fees	372 21	
33. (*i*) Other management expenses	2,376 28	
		$40,935 52
F.—Balance.		
37. (*a*) Cash on hand and in banks		172,526 84
Total		$2,197,471 02

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $539,394.34. Issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. None.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4%; on debentures, 5%.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 7½%; (*b*) 5¾%.
(ii) Not owned beneficially: (*a*) None; (*b*) none.

6. Of the mortgages owned beneficially by the Corporation, $14,640.26 is on realty situate in Ontario, and $3,227,448.67 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, $1,200.00.
(ii) Not so owned. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, No. 2; amount, $723.09.
(ii) Not so owned. None.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $5,000,000.00.
(ii) Not so owned. None.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $5,000.00; Accountant, $1,000.00; Branch Manager, $5,000.00; Teller, $2,500.00; Assistant Branch Manager, $1,000.00; Provincial Manager, $5,000.00.

(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: H. Vigeon and B. Pontifex, Toronto, Ont.
For 1911: H. Vigeon and B. Pontifex, Toronto, Ont.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1910, 6% per annum; 2nd July, 1910, 6% per annum.

16. What is the date appointed for the Annual Meeting? 2nd February, 1911. Date of last Annual Meeting? 3rd February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE HOME BUILDING AND SAVINGS ASSOCIATION, OF OTTAWA

Head Office, Ottawa, Ontario.

Incorporated under the Building Societies' Act (R.S.O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II., 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the Home Building and Savings Association, of Ottawa, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

John R. Armstrong, President, Ottawa;	January, 1909;	January, 1911.
M. Kavanagh, Vice-President, Ottawa;	" 1909;	" 1911.
E. B. Butterworth, Director, Ottawa;	" 1910;	" 1912.
J. H. Thompson, Director, Ottawa;	" 1909;	" 1911.
D. O'Connor, Jr., Director, Ottawa;	" 1909;	" 1911.
F. H. Chrysler, K.C., Director, Ottawa;	" 1910;	" 1912.
D. M. Finnie, Director, Ottawa;	" 1910;	" 1912.
C. A. Douglas, Manager, Ottawa.		

Schedule B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.			Instalment.	
			No.	Amount.
Number and amount in force at 31st December, 1909			1,648	$ 329,600
" " issued during 1910			358	71,600
Gross total in force at any time during 1910			2,006	401,200
	No.	Amount.		
Deduct as follows:		$		
Withdrawn and paid off during 1910	70	14,000		
Retired by Corporation during 1910	27	5,400		
Total deductions	97	19,400	97	19,400
Net total remaining in force 31st December, 1910			1,909	381,800

Summary of Terminating or Withdrawable Stock in force at 31st December, 1910.

1,909 shares of instalment stock (payable by fixed periodical payments) at $1.00 and $1.20 per share of $200, on which shareholders have paid in	$114,859 60

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
B.—Terminating Capital Stock or Shares.		
20. (*g*) Instalment stock, less shown in (24) total issue now in force, 1,909 shares at $200 per share, $381,800, on which has been paid in all $114,869.60, of which sum there has been paid into Loan Fund.	$114,519 20	
21. (*h*) Profits or accrued interest on (20), less shown in (25) and credited or appropriated but not paid out..	34,254 66	
22. (*i*) Profits or accrued interest on (20), less shown in (25), and not credited or appropriated	3,000 00	
23. (*j*) Instalments or premiums paid on (20) in advance..	340 40	
C.—Liabilities to Stockholders or Shareholders other than already shown under A or B, viz.:		
26. Instalments due	4,183 60	
		$156,297 86
Liabilities to the Public.		
40. Other liabilities to the public:		
41. (*a*) Trust Company (including interest due and accrued)	$40,562 20	
		40,562 20
Total liabilities		$196,860 06

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land owned beneficially	$68,743 70	
(*aa*) Debts secured by mortgages of land which have been pledged to secure a loan made to the Company..	108,400 00	
		$177,143 70
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
21. (*i*) Debts secured only by terminating stock or shares of the Corporation	$4,830 00	
22. (*j*) Debts secured by terminating stock, being arrears of instalments	8,678 71	
		13,508 71
E.—Cash.		
32. (*b*) In bank	$6,207 65	
		6,207 65
Total assets		$196,860 06

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

		Col. 1.
3.	(ii) Cash in bank	$3,153 56

B.—Sums received wholly or partly on Capital Stock.

8.	(*e*) Due on instalment building society stock	23,692 80

C.—Receipts on account of Investments, Loans or Debts.

(*a*) On mortgages of realty:—

10.	(i) Principal	16,657 74
11.	(ii) Interest	9,484 95

(*b*) On other securities:

12.	(i) Principal loans on stock	565 00
13.	(ii) Interest on deposits	3 00

D.—Receipts from Real Estate.

16.	(*a*) Sales	800 00
17.	(*b*) Rents	70 00
	Refund on insurance	10 85

E.—Miscellaneous.

19.	(*b*) Premims or bonus on loans	166 80
20.	(*c*) Membership or entry fee (being income of Corporation)	97 50
21.	(*d*) Fines	346 11
	Transfer fees	9 50

F.—Borrowed Money.

29.	(*e*) Borrowed from Trusts Corporation	25,000 00
	Totals	$80,057 81

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 2.)
1.	(*a*) Loaned on mortgages of realty	$69,327 20

(*b*) Loaned or invested in other securities:

2.	(i) Stock	990 00
3.	(ii) Expended on real estate	16 72
6.	(*c*) Real estate purchased	135 50

B.—Expended on Stock Account.

12.	Paid for terminating stock matured	67 50
13.	Profits paid on (11)	50 68

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	D.—Management Expenses (other than foregoing).	
25.	(*a*) Salaries, wages and fees	$1,640 00
26.	(*b*) Commission or brokerage	102 00
28.	(*d*) Stationery, postage, printing and advertising	22 96
29.	(*e*) Law costs	40 00
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	32 06
32.	(*h*) Registration fee	30 00
	E.—Other Expenditure, viz.:	
34.	(*a*) Interest on advances	1,196 34
35.	(*b*) Instalments paid and returned	199 20
	F.—Balance.	
37.	(*b*) Cash in bank	6,207 65
	Total	$80,057 81

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none. Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1911. Estimated $5,800.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. None.
4. Average rate of interest per annum paid by the Corporation during 1910: On matured stock, 8 3-5%; on stock withdrawn, 4%.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7 1-5%; (*b*) 7 1-5%.
   (ii) Not owned beneficially: (*a*) 7 1-5% (*b*) 7 1-5%.
6. Of the mortgages owned beneficially by the Corporation, $68,743.70 is on realty situate in Ontario, and none on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $108,400.00 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially. None.
   (ii) Not so owned. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially. None.
   (ii) Not so owned. None.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $110,000.00.
   (ii) Not so owned, $190,000.00.
11. How often are the securities held by the Corporation valued? At time loan is effected.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $2,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited. 11th January, 1911.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: T. E. Clendinnen and J. T. Hammell.
   For 1911: T. E. Clendinnen and J. T. Hammell.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? None.
16. What is the date appointed for the Annual Meeting? Third Friday of January. Date of last Annual Meeting? 21st January, 1910.
17. Special General Meetings held in 1910: Dates, none.

THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland, on the 5th March, 1894. (Decl. Book I., 29.)

Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, s. 2, as amended by 56 V. c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4)) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement.

Of the condition and affairs of the Niagara Falls Building, Savings and Loan Association of Niagara Falls, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Erie Avenue, in the City of Niagara Falls, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

R. P. Slater, President, Niagara Falls, Ontario;	April, 1910;	April, 1911.
R. F. Carter, Vice-President, Niagara Falls, Ontario;	" 1910;	" 1912.
J. C. Rothery, Director, Toronto;	" 1909;	" 1912.
J. H. McGarry, Director, Niagara Falls, Ontario;	" 1909;	" 1911.
W. W. Robertson, Director, Niagara Falls (Centre), Ontario;	" 1910;	" 1912.
J. C. Harriman, Director, Niagara Falls, Ontario;	" 1910;	" 1912.
F. W. Swannell, Director, Niagara Falls, Ontario;	" 1909;	" 1911.
J. G. Cadham, Director, Niagara Falls (South) Ontario;	" 1909;	" 1911.
F. Le Blond, Director, Niagara Falls, N.Y.;	" 1909;	" 1911.
James Harriman, Director, Niagara Falls, Ontario;	" 1910;	" 1912.
Janet L. Harriman, Secretary, Niagara Falls, Ontario;	April, 1910;	April 18th, 1911.

Schedule B.

Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$ c.		$ c.	$ c
Number and amount in force at 31st Dec., 1909.	261	33,930 00	1877	77,404 14	111,334 14
Number and amount issued during 1910.....	249	32,370 00	510	23,386 98	55,756 98
Gross total in force at any time in 1910.	510	66,300 00	2387	100,791 12	167,091 12
Deduct as follows:					
Withdrawn and paid off during 1910.....	250	16,250 00	292	26,631 99	42,881 19
Net total remaining in force at 31st Dec., 1910	260	50,050 00	2095	74,159 13	124,209 93

Summary of Terminating or Withdrawable Stock in force at 31st December, 1910.

260 shares prepaid stock at $130 per share, $50,050.00, on which 41 shareholders have paid into Loan Fund	$50,050 00
2095 shares instalment stock at $130 per share, $272,350.00, on which 195 shareholders have paid in	74,159 13

Total amount distributed or credited in 1910, on terminating or withdrawable stock:

(2) As dividends out of profits: On prepaid stock, $1,841.64; rate 5, 5½ and 6 per cent. on instalment stock, $5,413.49; 7 per cent.

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders).		
	B.—Terminating Capital Stock or Shares.		
17. (*d*)	Prepaid stock, less shown in (24), total in force, 260 shares at $130 per share, on which has been paid into Loan Fund	$50,050 00	
20. (*g*)	Instalment stock, less shown in (24), total issue now in force, 2,095 shares at $130 per share, $272,350 on which has been paid in all $74,159.13 into loan fund	74,159 13	
21. (*h*)	Profits or accrued interest on (20), less shown in (25), and credited or appropriated but not paid	15,717 60	
22. (*i*)	Profits or accrued interest on (20), less shown in (25) and not credited or appropriated	7,517 01	
			$147,443 74
	Liabilities to the Public. None.		
	Total liabilities		$147,443 74

Cr. Assets.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$147,030 00	
	E.—Cash.		
31. (*a*)	On hand	363 74	
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Office furniture	50 00	
	Total assets		$147,443 74

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 2.)	(Total Col. 4)
	I.—Received by the Corporation for its Own Use.			
	A.—Balance from 31st December, 1909.			
	(*a*) Cash (not already shown under (1)):			
2.	(i) On hand		$504 71	$504 71

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	B.—Sums received wholly or partly on Capital Stock.			
7.	(*d*) Sales of prepaid building stock		$32,370 00	
8.	(*e*) Dues on instalment building society stock		10,265 18	
				$42,635 18
	C.—Receipts on account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:			
10.	(i) Principal, $13,121.80, dues on mortgages; mortgages discharged $24,050.00		$37,171 80	
11.	(ii) Interest		7,659 01	
				$44,830 81
	E.—Miscellaneous.			
19.	(*b*) Premium or bonus on loans	$3,070 00		
20.	(*c*) Membership or entry fees (being income of Corporation)	127 50		
21.	(*d*) Fines	115 35		
				3,312 85
	Totals	$3,312 85	$87,970 70	$91,283 55

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.			
	A.—Sums Loaned or Invested on Capital Account.	(Col. 1)	(Col. 2.)	(Total Col.4)
1.	(*a*) Loaned on mortgages of realty		$39,910 00	
				$39,910 00
	B.—Expended on Stock Account.			
9.	Dividends paid on terminating stock	$1,841 64		1,841 64
11.	Paid for terminating stock withdrawn		$42,583 22	
13.	Profits paid on (11)		5,474 05	
				48,057 27
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
18.	(*a*) Bank Account: Interest, $33.25	$33 25		33 25

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
D.—Management Expenses (other than foregoing.)			
25. (*a*) Salaries, wages and fees	$970 75		
26 (*b*) Commission or brokerage	12 77		
28. (*d*) Stationery, postage, printing and advertising	22 62		
30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates	11 51		
32. (*h*) Registration fee	30 00		
33. (*i*) Other management expenditure: Auditor's fees; Treasurer's bond; cleaning office	30 00		
			$1,077 65
F.—Balance.			
37. (*a*) Cash on hand and in bank	$363 74		363 74
	$3,316 28	$87,967 27	$91,283 55

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1911. Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, nil.
4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, nil; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) Nil.
   (ii) Not owned beneficially: (*a*) Nil; (*b*) Nil.
6. Of the mortgages owned beneficially by the Corporation, $147,030 is on realty situate in Ontario, and nil on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario, and nil on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, nil.
   (ii) Not so owned, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $228,470.00.
   (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued? When deemed necessary.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Treasurer, $2,000; Solicitor, $1,000.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Both.

13. Date when the accounts of the Corporation were last audited? 30th September, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: Miss Edmond and W. J. McMurray.
For 1911: Miss Edmond and W. J. McMurray.

15. What were the Dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 31st March, 1910 and 30th September, 1910, 3 and 4%.

16. What is the date appointed for the Annual Meeting? 18th April, 1911. Date of last Annual Meeting? 19th April, 1910.

17. Special General Meetings held in 1910: Dates, nil.

THE OWEN SOUND BUILDING AND SAVINGS SOCIETY

Head Office, Owen Sound, Ontario.

Incorporated under the Building Societies Act, R.S.O., 1897, c. 205, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1909.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement

Of the condition and affairs of The Owen Sound Building and Savings Society, of Owen Sound, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 941 Third Avenue, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December 1910, were as follows, together with their respective terms of office:

A. J. Spencer, President, Owen Sound;	February, 1909; February, 1911.
W. A. Bishop, Vice-President, Owen Sound;	" "
C. A. Fleming, Director, Owen Sound;	" "
F. W. Harrison, Director, Owen Sound;	March, 1910; March, 1912.
W. G. McLauchlan, Director, Owen Sound;	February, 1909; February, 1911.
M. Forhan, Director, Owen Sound;	" "
N. P. Horton, Director, Owen Sound;	March, 1910; March, 1912.
Chas. Julyan, Director, Owen Sound;	March, 1910; March, 1912.
J. R. Brown, Director, Owen Sound;	" "
J. S. Findlay, Director, Owen Sound;	" "
C. A. Fleming Managing-Secretary, Owen Sound;	" "

A.—Capital stock: Total amount authorized, $1,000,000; total amount subscribed, permanent stock, $133,200, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
		$	$	$ c.	$ c.
2. Partly called	1,332	100	133,200	101,747 92	31,452 08

SCHEDULE B.

Terminating or Withdrawable Stock.

	Instalment.	
	No.	Amount.
Subscribed Shares of Terminating or Withdrawable Stock.		$
Number and amount in force at 31st December, 1909	153	15,300
" " issued during 1910	49	4,900
Gross total in force at any time in 1910	202	20,200
Withdrawn and paid off during 1910	95	9,500
Net total remaining in force at 31st December, 1910	107	10,700

Summary of Terminating or Withdrawal Stock in force at 31st December, 1910.

107 Shares Instalment Stock at $100 per share, $10,700 on which 19 shareholders have paid in	$3,668,80
Total amount distributed or credited during the year ending 31st December, 1910: (2) As dividends out of profits	465 27
Rate or rates per cent. of such dividends, 6%.	

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
3. (*c*) Ordinary joint stock capital; no regular calls made; total paid thereon*	$101,747 92	
B.—Terminating Capital Stock or Shares.		
20. (*g*) Instalment stock, less shown in (24): Total issue now in force, —— shares at $100 per share, on which has been paid in all $, of which sum there has been paid into loan fund	3,868 80	
21. (*h*) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not paid.	1,201 36	
C.—Liabilities to Stockholders or Shareholders other than as already shown under A or B.		
26. Contingent fund	4,388 43	$111,206 51
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$41,549 48	
28. Interest on deposits due or accrued or capitalized	52 27	
40. Other liabilities to the public, viz.:		
41. (*a*) Overdraft at bank	5,355 48	46,957 23
Total liabilities		$158,163 74

*Shareholders are allowed to pay in as suits their convenience.

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$143,680 22	
11. (*c*) Interest due and accrued on item (9) and not included therein		$6,969 64	
			$150,649 86
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
20. (*h*) Debts secured only by permanent stock of the Corporation		5,740 54	
21. (*i*) Debts secured only by Terminating Stock or Shares of the Corporation		601 00	
			6,341 54
E.—Cash.			
31. (*a*) On hand		$564 34	564 34
F.—Assets not hereinbefore mentioned.			
38. (*b*) Office furniture, etc.		$608 00	608 00
Total assets			$158,163 74

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1909.		
1. (*b*) Cash:		
2. (i) On hand		$1,101 75
3. (ii) In bank		1,653 74
B.—Sums received wholly or partly on Capital Stock.		
4. (*a*) Calls on permanent capital stock		21,483 00
8. (*e*) Dues on instalment building society stock		900 10
C.—Receipts on account of Investments, Loans or Debts.		
(*a*) On mortgages of realty:		
10. (i) Principal		16,288 06
11. (ii) Interest		6,788 58

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	(*b*) On other securities: Stock loans:	
12.	(i) Principal	$7,002 78
13.	(ii) Interest or dividends	883 17
	F.—Borrowed Money.	
25.	(a) Bank overdraft	5,355 48
26.	(*b*) Borrowed by taking deposits	53,389 29
	G.—Receipts from other sources, viz.:	
30.	(*a*) Interest, bank account	100 80
	(*b*) Exchange	2 65
	Total	$114,949 40

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
1.	(*a*) Loaned on mortgages of realty	$36,537 22
	(*b*) Loaned on other securities:	
2.	(i) Bills receivable, secured by stock	4,141 48
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	5,503 90
12.	Paid for terminating stock matured	9,488 37
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
19.	(*b*) Deposits: Principal, $55,840.76; interest, $1,676.20	57,516 96
	D.—Management Expenses (other than foregoing).	
25.	(*a*) Salaries, wages and fees	586 50
26.	(*b*) Commission or brokerage	390 00
28.	(*d*) Stationery, postage, printing and advertising	63 23
30.	(*f*) Taxes (other than in 7 and 32)	126 05
32.	(*h*) Registration fees	30 00
	E.—Other Expenditure.	
34.	(*a*) Interest on bank account	1 35
	F.—Balance.	
37.	(*a*) Cash on hand	564 34
	Total	$114,949 40

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of Debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911, none.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: $11,825.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4%; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 6½%; (*b*) 6½%.
(ii) Not owned beneficially: (*a*) none; (*b*) none.

6. Of the mortgages owned beneficially by the Corporation $143,680.22 is on realty situate in Ontario, and none on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, none.
(ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $387,120.00.
(ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? When loans are made and when in arrears.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $1,000.00.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited: 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
For 1910: A. F. Armstrong and H. H. Burges.
For 1911: A. F. Armstrong and H. H. Burges.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 30th June and 31st December, 6% per annum.

16. What is the date appointed for the Annual Meeting? 28th February, 1911. Date of last Annual Meeting? 8th March, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE PEOPLE'S LOAN AND SAVINGS CORPORATION.*

(Formerly the People's Building and Loan Association of London, Ont.)

Head Office, London, Ont.

Incorporated under The Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by The Loan Corporations' Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of The *People's Loan and Savings Corporation, at 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 428 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

W. F. Roome, M.D., President, London, Ont.;	2nd March, 1910;	1st March, 1911.
A. A. Campbell, Vice-President, London, Ont.;	"	"
W. H. Moorehouse, M.D., Director, London, Ont.;	"	"
Wm. Spittal, Director, London, Ont.;	"	"
Malcolm McGugan, Director, Hendrick, Ont.;	"	"
Fred G. Rumball, Director, London;	"	"
A. A. Campbell, Managing-Director, London, Ont.;	"	"
Wm. Spittal, Secretary-Treasurer, London, Ont.;	"	"

A.—Capital stock: Total amount authorized, $5,000,000; total amount subscribed permanent stock, $479,200.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	———		
		$	$	$ c.	$ c.
1. Fully called.....	3,403	100	340,300	340,300 00	.....
3. Instalment stock (payable by fixed periodical payments and still in process of payment)	1,389	100	138,900	30,953 84	107,946 16
Totals.....	4,792	.....	479,200	371,253 84	107,946 16

*Name changed by Order-in-Council (Ontario), bearing date 13th April, 1910.

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.			Instalment.		Total.
			No.	Amount.	
				$	$
Number and amount in force at 31st December, 1909			1,021	102,100	102,100
	No.	Amount.			
Deduct as follows:					
Converted into Permanent Stock during 1910	423	$ 42,300	423	42,300	42,300
Net total remaining in force at 31st Dec., 1910			598	59,800	59,800

Summary of Terminating or Withdrawable Stock in force at 31st December, 1910.

598 shares instalment stock at $100 per share, $59,800, on which shareholders have paid into Loan Fund $16,095 58

Total amount distributed or credited in 1910:

(2) As dividend out of profits 1,028 62

Rate or rates per cent. of such dividends, 6 per cent.

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called: Total called, $479,200; total paid thereon	$371,253 84	
4. (*d*) Dividends declared in respect of (1), but not yet paid	488 76	
6. (*f*) Reserve fund in respect of (1)	34,000 00	
		$405,742 60

B.—Terminating Capital Stock or Shares.

20. (*g*) Instalment stock, less shown in (24), total issue now in force, shares at $100 per share, , on which has been paid in all , of which sum there has been paid into Loan Fund..	$16,095 58	
22. (*i*) Profits or accrued interest on (20), less shown in (25) and not credited or appropriated	3,661 27	
		19,756 85
		$425,499 45

BALANCE SHEET.—Continued.

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$133,274 55	
29. Debentures issued in Canada	47,432 66	
31. Debentures issued elsewhere than in Canada	2,699 76	
37. Owing to banks (including interest due or accrued)	3,500 00	
		$186,906 97
Total liabilities		$612,406 42

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*) Office premises situate as follows:—		
2. (i) London, held in freehold	$32,000 00	
		$32,000 00

B.—Debts secured by Mortgages of Land.

9. (*a*) Debts (other than item 10) secured by mortgages of land	$542,254 41	
10. (*b*) Debts secured by mortgaged land held for sale	2,002 56	
		544,256 97

C.—Debts not above enumerated for which the Corporation holds securities as follows:

21. (*i*) Debts secured only by terminating stock or shares of the Corporation	$4,474 53	
22. (*j*) Debts secured by Trust Company's stock	1,350 00	
24. (*l*) Agents' balances	998 00	
25. (*m*) Municipal debentures	1,200 00	
		8,022 53

D.—Unsecured debts.

27. (*a*) Suspense account	$80 49	
		80 49

E.—Cash.

31. (*a*) On hand	$23,605 33	
32. (*b*) In bank		
		23,605 33

F.—Assets not hereinbefore mentioned.

37. (*a*) Office furniture	$1,438 23	
38. (*b*) Terminating stock in course of collection	2,794 87	
39. (*c*) Auxiliary safes	208 00	
		4,441 10
Total assets		$612,406 42

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	(Col. 1)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
1.—Received by the Corporation for its Own Use.				
A.—Balance from 31st December, 1909.				
(b) Cash (not already shown under (1):—				
3. (ii) In bank				$40,376 79
B.—Sums received wholly or partly on Capital Stock.				
4. (a) Calls on joint stock permanent capital			$25,537 55	
5. (b) Premiums on (4)			606 96	26,144 51
8. (e) Dues on instalment Building Society stock				9,687 68
C.—Receipts on account of Investments, Loans or Debts.				
(a) On mortgages of realty:—				
10. (i) Principal				188,245 30
11. (ii) Interest				38,114 15
(b) On other securities:—				
12. (i) Principal (instalment stock loans)				2,930 00
D.—Receipts from Real Estate owned beneficially by Corporation.				
17. (b) Rent of head office building				1,812 00
E.—Miscellaneous.				
19. (b) Premiums or bonus on loans	$1,487 02			
21. (d) Fines	241 30			
22. (e) Forfeiture or lapses	88 66			
				1,816 98
F.—Borrowed Money.				
26. (b) Borrowed by taking deposits	$5,722 59			
27. (c) Borrowed on debentures	10,892 13			
29. (e) Borrowed otherwise (bank)	3,500 00			
				20,114 72
G.—Receipts from other sources, viz.:				
30. (a) Accrued rent, $140.00; agents' balances, $56.00	$196 00			
(b) Accrued expense fund, $683 37	683 37			
				879 37
Total				$330,121 50

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col 4.)
I.—Expended on Corporation Account.				
A.—Sums Loaned or Invested on Capital Account.				
1. (*a*) Loaned on mortgages of realty				$236,206 44
(*b*) Loaned or invested in other securities, viz.:				
4. (iii) Written off office building				461 60
6. (*c*) Real estate purchased				123 38
B.—Expended on Stock Account.				
8. Dividends paid on permanent stock			$21,292 89	21,292 89
10. Interest paid on terminating stock		$888 74		
11. Paid on terminating stock withdrawn		21,347 55		
13. Profits paid on (11)		5,455 85		27,692 14
C.—Borrowed Money.				
18. (*a*) Bank account (interest)				185 58
19. (*b*) Deposits: Interest, $4,201.87.				4,201 87
20. (*c*) Debentures issued in Canada: Principal, ; interest, $1,730.11				1,730 11
D.—Management Expenses (other than foregoing).				
25. (*a*) Salaries, wages, and fees	$4,825 15			
26. (*b*) Commission or brokerage	3,100 59			
27. (*c*) Office expenses	74 71			
28. (*d*) Stationery, postage, printing and advertising	1,352 40			
29. (*e*) Law costs	269 88			
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates.	471 62			
31. (*g*) Travelling expenses	129 50			
32. (*h*) Registration fees	304 90			
Other management expenses, bank commission	70 22			10,598 97
E. Other Expenditures, viz.:				
34. (*a*) Discount, $2,18; insurance, $38.00; taxes, $532.06.				

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

35. (*b*) Accrued expense fund, $652.51; office furniture, $184.93.			
36. (*c*) Trust account, $210.15; suspense account, $2,403.36	$4,023 19		$4,023 19
F.—Balance.			
37. (*a*) Cash on hand and in banks.			23,605 33
Total			$330,121 50

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $7,335.00; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $103,250.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3.56%; on debentures, 4.25%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) on other securities.
(i) Owned beneficially by the Corporation: (*a*) 7.725%; (*b*) 7.25%.
(ii) Not owned beneficially: All mortgages and other securities are owned beneficially

6. Of the mortgages owned beneficially by the Corporation all are on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially. None.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $1,186,020.00.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Secretary-Treasurer, $5,000; Managing Director, $5,000.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited, 7th February, 1911.

14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
For 1910, Major G. W. Hayes and O. H. Talbot.
For 1911, To be appointed 1st March, 1911.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 30th June and 31st December, 6% per annum.

16. What is the date appointed for the annual meeting? 1st March, 1911. Date of last annual meeting? 2nd March, 1910.

17. Special general meetings held in 1910: Dates. None.

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY.

Head Office, Peterborough, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I., 47.)

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement

Of the condition and affairs of the Peterborough Workingmen's Building and Savings Society, of Peterborough, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Thomas B. McGrath, President, Peterborough, Ont.;	11th Jan., 1911;	January, 1912.
James Lynch, Vice-President, Peterborough, Ont.;	"	"
James Murty, Director, Peterborough, Ont.;	"	"
Richard Sheehy, Director, Peterborough, Ont.;	"	"
Anthony Murty, Director, Peterborough, Ont.;	"	"
Edward A. Peck, Director, Peterborough, Ont.;	"	"
Michael Coughlin, Director, Peterborough, Ont.;	"	"
William Hinchcliffe, Director, Peterborough, Ont.;	"	"
George Ball, Director, Peterborough, Ont.;	"	"
John Corkery, Secretary, Peterborough, Ont.;	"	"

Schedule B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	No. of shares	Amount.	No.	Amount.
				$ c.
Number and amount in force at 31st December, 1909			642	31,377 87
Number and amount issued during 1910			204	9,172 00
Gross total in force at any time in 1910			846	40,549 87
Deduct as follows:		$ c.		
Withdrawn and paid off during 1910	36	2,003 00		
Retired by Corporation during 1910	14	2,016 00		
Forfeited and lapsed during 1910	2	84 00		
Total deductions	52	4,103 00	52	4,103 00
Net total remaining in force 31st December, 1910			794	36,446 87

Total amount distributed or credited in 1910:—
(1) As interest, $280.35.
Rate of such interest per cent. per annum, 4% and 5%.

(2) As dividends out of profits, $1,986.31.
Rate per cent. of such dividends, .067909.

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
B.—Terminating Capital Stock.		
20. (*g*) Instalment stock, less shown in (24): Total issue now in force, 794 shares at $200 per share, on which has been paid in all of which sum there has been paid into loan fund..	$36,446 87	
21. (*h*) Profits or accrued interest on (20) less shown in (25) and not credited or appropriated	7,680 61	
		$44,127 48
Liabilities to the Public.		
37. Owing to banks (including interest due or accrued).....	$2,363 52	
38. Due on bills payable other than (37), including interest due and accrued	1,000 00	
		3,363 52
Total liabilities		$47,491 00

Cr. Assets.

B.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$36,602 36	
11. (*c*) Interest due or accrued on item (9) not included therein	623 27	
		$37,225 63
C. —Debts not above enumerated for which the Corporation holds securities as follows:		
21. (*i*) Debts secured only by terminating stock or shares of the Corporation	$10,195 00	
26. (*n*) Interest due or accrued on item (21) and not included therein	70 37	
		10,265 37
Total Assets		$47,491 00

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

		(Col. 1.)	(Col. 4.)
	B.—Sums received wholly or partly on Capital Stock.		
8.	(*e*) Dues on instalment building society stock	$9,172 00	
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:—		
10.	(i) Principal	1,598 50	
11.	(ii) Interest	2,012 55	
	(*b*) On other securities:—		
12.	(i) Principal stock of Society	1,925 00	
13.	(ii) Interest or dividends	537 42	
	E.—Miscellaneous.		
20.	(*c*) Membership or entry fees (being income of Corporation)	50 00	
21.	(*d*) Fines	1 75	
	F.—Borrowed Money.		
25.	(*a*) Bank or other advances, discounts or overdrafts	2,363 52	
	Total		$17,660 74

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

		(Col. 2.)	Col. 4.)
	A.—Sums Loaned or Invested on Capital Account.		
1.	(*a*) Loaned on mortgages of realty	$4,050 00	
2.	(*b*) Loaned or invested in other securities:		
3.	(ii) Stock of the Society	4,825 00	
	B.—Expended on Stock Account.		
11.	Paid for terminating stock withdrawn	2,003 00	
12.	Paid for terminating stock matured	2,016 00	
13.	Profits paid on (11) and (12)	1,064 35	
14.	Paid for terminating stock retired	1,000 00	
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18.	(*a*) Bank account (principal and interest)	$2,425 39	
19.	(*b*) Interest	77 50	
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	125 00	
28.	(*d*) Stationery, postage, printing and advertising	44 50	
32.	(*h*) Registration fees	30 00	
	Total		$17,660 74

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, nil; issued elsewhere, nil.

2. Amount of other existing obligations which will mature in 1911, $1,000.00.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, nil.

4. Average rate of interest per annum paid by the Corporation during 1910: on deposits, nil; on debentures, nil; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation, (*a*) 6%; (*b*) nil.
(ii) Not owned beneficially, (*a*), nil.

6. Of the mortgages owned beneficially by the Corporation $36,602.36 is on realty situate in Ontario, and nil on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation nil on realty situate in Ontario, and nil on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, nil.
(ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, nil.
(ii) Not so owned, nil.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $55,000.00.

11. How often are the securities held by the Corporation valued? When loan is made.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? Secretary, $1,000.00; Treasurer, $1,000.00.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.

13. Date when the accounts of the Corporation were last audited. 4th January, 1911.

14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
For 1910: J. Drain and J. E. Sullivan.
For 1911: Not yet appointed.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? None.

16. What is the date appointed for the Annual Meeting? Wednesday after second Monday in January. Date of last Annual Meeting? 11th January, 1911.

17. Special General Meetings held in 1910. Dates: No special meetings.

THE SUN AND HASTINGS SAVINGS AND LOAN COMPANY OF ONTARIO.

Head Office, Toronto, Ontario.

This Company was formed by the amalgamation of the two Provincial Companies described in the Report of the Registrar of Loan Corporations for 1901 under the respective titles: "The Sun Savings and Loan Company of Ontario" and "The Hastings Loan and Investment Society."

The deed of amalgamation, after ratification by the shareholders of the respective companies, was on the 27th day of August, A.D 1902, assented to by the Lieutenant-Governor of Ontario in Council. (R.S.O., 1897, c. 205, s. 44.)

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement

Of the condition and affairs of The Sun and Hastings Savings and Loan Company of Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 4 Richmond Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Whitford Vandusen, President, Toronto;	21st February, 1910;	20th February, 1911.
Ambrose Kent, Vice-President, Toronto;	"	"
Sir Mackenzie Bowell, K.C.M.G., P.C., Director, Belleville;	"	"
Rev. A. Campbell, Director, Belleville;	"	"
W. J. Fawcett, Director, Toronto;	"	"
H. Wilberforce Aikins, M.D., Director, Toronto;	"	"
J. T. Gilmour, M.D., Director, Toronto ;	"	"
W. Pemberton Page, Managing-Dir., Toronto;	"	"

A. Permanent capital stock; total amount authorized, $2,000,000.00; total amount subscribed, $609,210.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value of shares.	Total amount held	Total amount paid thereon.	Total remaining unpaid.
		$	$	$ c.	$ c.
1 Fully called.....	5,810½	100	581,050	558,863 28	22,186 72
	16	10	160	160 00	.....
3. Instalment stock (payable by fixed periodical payments and still in process of payment)	280	100	28,000	1,464 98	26,535 02
Totals	6,106½	.....	609,210	560,488 26	48,721 74

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Fully paid.		Prepaid		Instalment.		Total.
	No.	Amount.	No.	Amount.	No.	Amount.	
		$		$		$	
Number and amount in force 31st December, 1909	22	2,200	2,238	223,800	2,727	272,700	498,700
Number and amount issued during 1910	....	.....	1	100	.....	.....	100
Gross total in force at any time in 1910	22	2,200	2,239	223,900	2,727	272,700	498,800
Deduct as follows:	No. of shares	Amount.					
		$					
Withdrawn and paid off during 1910	751	75,100	....	.....	175	17,500	576	57,600	75,100
Converted into permanent stock during 1910.	20	2,000	....	.....	10	1,000	10	1,000	2,000
Total deductions	771	77,100	....	.....	185	18,500	586	58,600	77,100
Net total remaining in force at 31st December, 1910			22	2,200	2,054	205,400	2,141	214,100	421,700

Summary of Terminating or Withdrawable Stock in force 31st December, 1910.

22 shares fully paid stock at $100 per share, $2,200, on which 2 shareholders have paid in $2,200, carried to loan fund, $2,200.

2,054 shares prepaid stock at $100 per share, $205,400 on which 241 shareholders have paid in $122,920.34 carried to loan fund, $121,678.64.

2,141 shares instalment stock at $100 per share, $214,100, on which 315 shareholders have paid $111,208.98 carried to loan fund, $92,467.24. Total carried to loan fund, $217,346.25, including paid up certificates, $1,000.37.

Total amount distributed or credited in 1910.

(1) As interest, $6,795.32. Rate, 5 and 6%.

(2) As dividends out of profits, $12,194.10.

Rate or rates per cent. of such dividends, 9 per cent. on instalment and $50 prepaid stock; and 2 per cent. on $60 prepaid stock.

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. Permanent stock: Fully called; total called, $581,210.00; total paid thereon	$559,023 28	
4. (*d*) Dividends declared in respect of (1) and (8) but not yet paid	17,129 04	
8. (*h*) Instalment permanent stock (payable by fixed periodical payments); total subscribed, $28,000 on which has been paid	1,464 98	
		$577,617 30

BALANCE SHEET.—Continued.

B.—Terminating Capital Stock or Shares.		
14. (*a*) Fully paid stock, less shown in (24): Total in force, 22 shares at $100 per share, carried to loan fund.	$2,200 00	
17. (*d*) Prepaid stock less shown in (24): Total in force, 2,054 shares at $100 per share, on which has been paid into loan fund	121,678 64	
18. (*e*) Profits or accrued interest on (17) less shown in 25, credited or appropriated but not yet paid.	3,416 07	
20. (*g*) Instalment stock less shown in (24). Total issue now in force, 2,141 shares at $100 per share, $214,100, on which has been paid in all, $111,208.98, of which sums there has been paid into loan fund..	92,467 24	
22. (*i*) Profits or accrued interest on 17 and 20, not credited or appropriated	13,382 05	
		$233,144 00
C.—Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:		
26. Paid up certificates	$1,000 37	
Reserve, $135,000; contingent, $10,000	145,000 00	
		146,000 37
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal, including interest	$23,743 47	
29. Debentures issued in Canada	171,980 00	
30. Interest due or accrued on (29)	2,486 97	
31. Debentures issued elsewhere than in Canada	52,657 33	
32. Interest due and accrued on (31)	340 00	
37. Owing to bank (including interest due or accrued)	13 70	
40. Other liabilities to the public:		
41. (*a*) Sundry accounts	622 26	
		251,843 73
Total liabilities		$1,208,605 40

Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing	$45,133 57	$45,133 57
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	1,129,410 58	
11. (*c*) Interest due or accrued on items 9 and not included therein	13,915 07	
		1,143,325 65
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$4,775 00	
21. (*i*) Debts secured only by terminating stock or shares of the Corporation	500 00	
		5,275 00

BALANCE SHEET.—Continued.

D.—Unsecured Debts.		
27. (*a*) Sundry accounts	$2,771 04	$2,771 04
E.—Cash.		
31. (*a*) On hand	$845 11	
32. (*b*) In banks	9,605 03	
		10,450 14
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture and supplies	$1,650 00	1,650 00
Total assets		$1,208,605 40

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
I.—Received by the Corporation for its Own Use.				
A.—Balance from 31st December, 1909.				
1. (*b*) Cash (not already shown under (1)):				
2. (i) On hand	.....	.....	.....	$439 84
3. (ii) In bank	.....	.....	.....	21,762 49
B.—Sums received Wholly or Partly on Capital Stock.				
4. (*a*) Calls, permanent capital	.....	.....	$2,687 07	
7. (*d*) Sales of prepaid building society stock	$2,226 62	$3,938 38		
8. (*e*) Dues on instalment building society stock	1,523 11	10,244 53	.....	20,619 71
C.—Receipts on account of investments, Loans or Debts.				
(*a*) On mortgages of realty:				
10. (i) Principal	.....	326,186 80		
11. (ii) Interest	.....	94,828 29		
(*b*) On other securities:				
12. (i) Principal, stock loans repaid	.....	4,105 00		
				425,120 09
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
16. (*a*) Sales	.....	$16,036 51		16,036 51

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

E.—Miscellaneous.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
18. (*a*) Commission or brokerage..	$815 19			
19. (*b*) Premiums or bonus on loans	.....	$6,627 12		
21. (*d*) Fines and transfer fees....	340 15			
24. (*g*) Conversion of terminating stock into permanent stock	.....	.....	$1,563 10	
				$9,345 56

F.—Borrowed Money.

26. (*b*) Borrowed by taking deposits	.....	$58,589 22		
27. (*c*) Borrowed on debentures...	.....	44,594 00		
				103,183 22

G.—Receipts from other sources.

30. (*a*) Gain on property sold.....		$778 07		
On loans paid off.....		152 14		
(*b*) Bank interest, etc.....		6,508 85		
				7,439 06
Totals	$4,905 07	$572,588 91	$4,250 17	$603,946 48

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 2.)	Total Col. 4.)
1. (*a*) Loaned on mortgages of realty.....	.....	$342,493 29	
(*b*) Loaned or invested in other securities:			
2. (i) Stock loans	.....	1,300 00	
7. (*d*) Incumbrances on realty paid off.....		22,755 90	
7. (*e*) Insurance or taxes advanced on property mortgaged to the Corporation	.....	2,809 31	
			$369,358 50

B.—Expended on Stock Account.

8. Dividends paid on permanent stock.....	$33,224 93		
9. Dividends paid on terminating stock.....	6,795 32		
11. Paid on terminating stock withdrawn	.....	$54,107 22	
16. Terminating stock converted into permanent.	.....	1,563 10	
17. Terminating stock revived	218 71		
			95,909 28

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
C.—Borrowed Money and Interest thereon paid.			
19. (*b*) Deposits: Principal, $54,883.01; interest, $1,141.28		$56,024 29	
20. (*c*) Debentures issued in Canada: Principal, $26,950.00; interest, $8,550.18		35,500 18	
21. (*d*) Debentures issued elsewhere: Principal, $5,110.00; interest, $1,850.62		6,960 62	
			$98,485 09
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries and fees	$10,299 06		
26. (*b*) Commission or brokerage	6,888 03		
27. (*c*) Advance to agents	65 25		
28. (*d*) Stationery, postage, printing and advertising	2,074 18		
29. (*e*) Law costs	651 51		
30. (*f*) Rent (other than 7 and 32) and rates	1,072 00		
31. (*g*) Travelling expenses	400 70		
32. (*h*) Registration fees	814 65		
33. (*i*) Other management expenditure, miscellaneous expenses	734 19		
			$22,999 57
E.—Other Expenditures, viz.:			
34. (*a*) Loss on properties sold	$1,423 63		
On loans paid off	5,099 51		
35. (*b*) Sundry accounts	.....	$148 03	
Suspense	.....	86 43	
			6,757,60
F.—Balance.			
37. (*a*) Cash on hand and in banks			10,436 44
Total			$603,946 48

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $50,400.00; issued elsewhere, $28,917.00 (£5,950).

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: None, except mortgages.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4%; on debentures, 5%.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 10%; (*b*) 12%.
(ii) Not owned beneficially: All mortgages and other securities are owned beneficially.

6. Of the mortgages owned beneficially by the Corporation, $700,456.55 is on realty situate in Ontario, and $442,869.10 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, $6,946.96.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, No. 4; amount, $4,452.14.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $2,251,500.00.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $5,000; Cashier, $2,000; Accountant, $2,000.

(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.

13. Date when the accounts of the Corporation were last audited? 31st December 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: J. F. Lawson, C.A., J. L. Atkinson, C.A.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st January and 1st July, 5% and 6% per annum.

16. What is the date appointed for the Annual Meeting? Third Monday in February. Date of last Annual Meeting? 20th February, 1911.

17. Special General Meetings held in 1910: Dates, none.

*CANADA INVESTMENT CORPORATION.

(FORMERLY THE STRATFORD BUILDING AND SAVINGS SOCIETY.)

**Head Office, Toronto, Ontario.

Incorporated under the Building Societies Act (R.S.O. 1887, c 169) by declaration filed with the Clerk of the Peace for the County of Perth on the 23rd August, 1889, (Decl. Book I., 19).

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of The Stratford Building and Savings Society of Stratford, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 103 Downie Street, in the City of Stratford, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

W. Morgan Smith, President, Toronto, Ont.;	4th February, 1910;	February, 1911.
Wm. Postlethwaite, Vice-Pres., Toronto, Ont.;	"	"
J. O. Buchanan, Director, Toronto, Ont.;	"	"
Dr. F. G. Hughes, Director, Galt, Ont.;	31st December, 1910;	"
W. J. Paterson, Director, Toronto, Ont.;	"	"
D. B. Burritt, Manager, Stratford, Ont.		
Edward G. Goodwin, Secretary, Toronto, Ont.;	" 1909;	"

A. Permanent capital stock: Total amount authorized, $500,000.00; total amount subscribed, $264,700, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
2. Partly called stock....	2,647	$100	$264,700	† $134,353 19	$130,346 81

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

*Name changed by Order-in-Council (Ontario), dated 10th February, 1911, to "Canada Investment Corporation."

**Head Office changed from Stratford to Toronto, by Order-in-Council (Ontario), dated 10th February, 1911.

†Paid in advance of calls, $35,306.68

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Fully Paid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$		$	$ c.
Number and amounts in force at 31st December, 1909	26	5,200	161	32,200	37,400 00
Number and amount issued during 1910, None	....	.....	....	.....	.....
Gross total in force at any time in 1910	26	5,200	161	32,200	37,400 00
Deduct as follows:	No.	Amount.			
		$			
Withdrawn and paid off during 1910	183	36,600			
Total deductions.....	183	36,600	26	5,200	157	21,400	36,600 00
Net total remaining in force at 31st December, 1910	....	.....	....	.....	4	800	800 00

Summary of Terminating or Withdrawable Stock in force 31st December, 1910.

4 shares instalment stock at $200 per share, $800, on which 2 shareholders have paid in Loan Fund $416 33

Total amount distributed or credited in 1910:

(1) As interest, $590.97; rate, 4 per cent.

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (*b*) Ordinary joint stock capital, 40 per cent. called; total called, $105,880; total paid thereon.....	$99,046 51		
3. (*cc*) Joint stock capital paid in advance of calls*.....	35,306 68		
			$134,353 19
4. (*a*) Dividends declared in respect of (2) and (3), but not yet paid			4,030 59

B.—Terminating Capital Stock or Shares.

20. (*g*) Instalment stock less shown in (24); total issue now in force, 4 shares at $200 per share, $800, on which has been paid in all $346.55, of which sum there has been paid into the Loan Fund....	$341 55		
21. (*b*) Profits or accrued interest on (20) less shown in (25) and credited or appropriated, but not yet paid..	74 78		
			416 33

*No special terms.

BALANCE SHEET.—Continued.

C.—Liabilities to Stockholders or Shareholders other than shown under A or B, viz.:—		
26. Profit and Loss Account		$2,090 12
Total liabilities to shareholders		$140,890 23
Liabilities to the Public.		
27. Deposits: (including Unclaimed Deposits), right reserved to require 30 days' notice of any withdrawal		$3,095 81
29. Debentures issued in Canada	$290,410 43	
30. Interest due and accrued (29)	7,212 31	
		297,622 74
39. Dues on loans in process of completion or to pay assumed mortgages		1,625 00
40. Other liabilities to the public, viz.:		
41. (*a*) Accounts payable		428 06
42. (*b*) Outstanding cheques		434 65
Total liabilities		$444,096 49

Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.		
5. (*b*) Freehold land (including buildings) other than foregoing held in trust by The Imperial Trusts Company of Canada for the Society	$6,613 51	$6,613 51
B.—Debts secured by Mortgages on Land.		
9. (*a*) Debts (other than item (10)) secured by mortgages of land assigned in trust for debenture holders	83,045 96	
11. (*c*) Interest due or accrued on item (9) and not included therein	4,261 36	
		87,307 32
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (*j*) Debts secured by Corporation debentures	$286,900 00	
26. (*n*) Interest due and accrued on item (22) and not included therein	8,082 00	
		294,982 00
D.—Unsecured debts.		
27. (a) Accrued rents from real estate	$20 00	20 00
E.—Cash.		
31. (*a*) On hand	$266 98	
32. (*b*) In bank	54,743 10	
		55,010 08
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture	$163 58	163 58
Total assets		$444,096 49

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
I.—Received by the Corporation for its Own Use.					
A.—Balances from 31st December, 1909.					
(b) Cash not already shown under (1):					
2.	(i) On hand	.....	.....	.....	$5,507 97
3.	(ii) In bank	.....	.....	.....	
B.—Sums received Wholly or Partly on Capital Stock.					
8. (e)	Dues on instalment building society stock.....	.....	$305 00	.....	305 00
C.—Receipts on account of Investments, Loans or Debts.					
(a) On mortgages of realty:					
10.	(i) Principal	.....	.....	.....	86,131 56
11.	(ii) Interest	$3,474 81	.....	.....	3,474 81
(b) On other securities:					
12.	(i) Principal	.....	.....	.....	290,697 20
13.	(ii) Interest or dividends.	.....	.....	.....	2,496 21
	Sundries (accrued interest)	20,873 97	.....	.....	20,873 97
D.—Receipts from Real Estate Owned Beneficially by Corporation.					
17. (b)	Rents	124 35	.....	.....	124 35
E.—Miscellaneous.					
19. (b)	Premium or bonus on loans.	155 94	.....	.....	155 94
F.—Borrowed Money.					
26. (b)	Borrowed by taking deposits	.....	.....	.....	3,430 26
29. (e)	Outstanding cheques	.....	.....	.....	434 65
G.—Receipts from other sources.					
30. (a)	Rents from mortgaged property	.....	.....	.....	170 00
(b)	Loan expenses collected.....	.....	.....	.....	250 63
(c)	Office rents and sundries....	.....	.....	.....	150 00
	Interest on bank account..	.....	.....	.....	57 72
	Total	.....	.....	.....	$414,260 21

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty	.....	.....	$153 82
Additions to real estate	.....	.....	116 54

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	$4,030 59	.....	4,030 59
10. Interest paid on terminating stock	590 97	.....	590 97
11. Paid for terminating stock withdrawn	.....	$16,041 79	.....
12. Paid for terminating stock matured	.....	5,200 00	.....
13. Profits paid on (11) and (12)	.....	2,604 70	.....
			23,846 49

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

Debentures paid off	.....	.....	84,514 57
19. (b) Deposits: Principal, $31,145.04; interest, $197.84	.....	.....	31,342 88
20. (c) Debentures issued in Canada: Principal, $200,000.00; interest, $1,506.22	.....	.....	201,506 22
Accrued interest on debentures	.....	.....	9,988 95

D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees	$1,527 38	.....	.....
26. (b) Commission or brokerage	74 39	.....	.....
28. (d) Stationery, postage, printing and advertising	196 84	.....	.....
29. (e) Law costs	56 60	.....	.....
30. (f) Fuel, rent, taxes (other than items 7 and 32) and rates	398 59	.....	.....
32. (h) Registration fees	62 00	.....	.....
33. (i) Other management expenditure	129 18	.....	.....
			2,444 98

E.—Other Expenditures, viz.:

34. (a) Loan expenses	394 95
35. (b) Accounts payable and rents from mortgaged property	126 14
36. (c) Taxes, insurance, and repairs to real estate	193 03

F.—Balances.

37. (b) Cash on hand and in bank	55,010 08
Total	$414,260 21

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of Debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911, $32,225.31.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: .....

4. Average rate of interest per annum paid by the Corporation during 1910: on deposits, a little over 3½%; on debentures, about 5¼%.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) on other securities.
(i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) about 5¼%.
(ii) Not owned beneficially: (*a*) .....; (*b*) .....

6. Of the mortgages owned beneficially by the Corporation $87,307.32 is on realty situate in Ontario, and $..... is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation $..... is on realty situate in Ontario, and $.....is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, $6,613.51.
(ii) Not so owned, $.....

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, No. 13; Amount, $35,586.00.
(ii) Not so owned, No. .....; Amount, ...

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $168,500.
(ii) Not so owned, $.....

11. How often are the securities held by the Corporation valued? When loan is made.

12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively. Manager in $7,000; Secretary in $1,000.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? In Guarantee Company.

13. Date when the accounts of the Corporation were last audited. Up to and including 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: James McIntyre and A. J. Jeffrey, both of Stratford, Ont.
For 1911: Not appointed in 1910.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st April, 1910: 6% on permanent stock only.

16. What is the date appointed for the Annual Meeting? First Saturday in February in each year. Date of last Annual Meeting? 5th February, 1910.

17. Special General Meetings held in 1910: Dates. None.

THE RELIANCE LOAN AND SAVINGS COMPANY OF ONTARIO.

Head Office, Toronto.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York, on the 2nd March, 1893 (Decl. Book II., 95). The original corporate name was "The Excelsior Loan and Savings Union," which name was by Order-in-Council in Ontario, 24th June, 1895, changed to "The Reliance Loan and Savings Company of Ontario" (Ibid).

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement

Of the condition and affairs of the Reliance Loan and Savings Company of Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 82-88 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

James Gunn, President, Toronto;	7th March, 1910; 6th March, 1911.
N. H. Stevens, Vice-President, Chatham;	" "
David Kemp, Director, Toronto;	" "
Rev. G. I. Taylor, Director, Toronto;	" "
H. Waddington, Director, Toronto;	" "
George Gillies, Director, Toronto;	" "
E. C. McNally, Director, Niagara Falls;	" "
H. Waddington, Managing Director, Toronto;	1st March, 1910.
Charles R. Hill, Secretary, Toronto;	21st Sept., 1909.

A. Permanent capital stock: Total amount authorized, $2,500,000; total amount subscribed, $785,010, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par Value of shares.	——		
		$	$	$	$ c.
1. Fully called.....	78,501	10	785,010	785,010	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of terminating or withdrawable stock.	Prepaid.		Instalment.		Total.
	No.	Amount,	No.	Amount,	
		$		$	$ c.
Number and amount in force at 31st December, 1909	2,078	207,800	5,285	528,500	736,300 00
Number and amount issued during 1910, Nil	... ..	.....	.....	.....	.....
Gross total in force at any time during 1910	2,078	207,800	5,285	528,500	736,300 00
Deduct as follows:	No. of shares.	Amount.			
		$			
Withdrawn and paid off during 1910	1,731	173,100			
Withdrawn and paid off previous to 1910	1,214	121,400			
Total deductions	2,945	294,500	1,336	133,600	1,609	160,900	294,500 00
Net total remaining in force 31st December, 1910			742	74,200	3,676	367,600	441,800 00

Summary of Terminating or Withdrawable Stock in force 31st December, 1910.

742 shares prepaid stock at $100 per share, $74,200, on which 71 shareholders have paid in	$38,158 65	
3676 shares instalment stock at $100 per share, $367,600, on which 453 shareholders have paid in	229,835 68	
		$267,994 33

Total amount distributed or credited in 1910:

(1) As interest	17,041 11
Rate of such interest per cent. per annum 7% per annum.	
(2) As dividends out of profits	2,053 18
Rate or rates per cent. of such dividends: 5 per cent. per annum.	

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*)	Ordinary joint stock capital fully called; total called, $785,010; total paid thereon	$785,010 00
4. (*d*)	Dividends declared in respect of (1) but not yet paid.	28,618 40
9. (*i*)	Dividends declared but not paid on prepaid stock..	1,013 94

B.—Terminating Capital Stock or Shares.

14. (*a*)	Instalment stock issued in connection with mortgage loans; total in force, 3,676 shares at $100 per share, carried to Loan Fund	218,137 64

BALANCE SHEET.—Continued.

17. (*d*) Prepaid stock less shown in (24); total in force, 742 shares at $100 per share, on which has been paid into Loan Fund	$38,158 56	
20. (*g*) Instalment stock, less shown in (24): total issue now in force, 218 shares, at $100 per share, on which has been paid in all $ of which sum there has been paid into the Loan Fund	10,869 63	
24. 25. Liability in respect of Terminating Stock or Shares (Fully paid, Prepaid or Instalment), other than shown in (14), (17) and (20), as to which the Corporation has received notice of withdrawal, but at 31st December, 1910, has not been paid off, viz.: Instalment Stock	828 41	
C.—Liabilities to Stockholders or Shareholders other than as shown under A or B, viz.:		
26. Reserve Fund, $40,000.00; Balance at Cr. Loss and Gain, $1,392.94	41,132 94	
		$1,123,769 52
Liabilities to the Public.		
27. Deposits: Right reserved to require 30 days' notice of any withdrawal	$307,105 50	
29. Debentures issued in Canada	377,641 40	
30. Interest accrued on (29)	5,074 33	
37. Owing to banks (including interest due or accrued)	71,141 02	
39. Due on loans in process of completion or to pay assumed mortgages	6,670 04	
40. Other liabilities to the public:		
41. (*a*) Accounts payable	700 00	
42. (*b*) Mortgage reserve fund	127.234 89	
Unclaimed dividends	81 86	
		895,649 04
Total liabilities		$2,019,418 56

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

2. (i) Office premises at Chatham, held in freehold	$17,543 82	
3. (ii) At Toronto, held in freehold	77,722 02	
5. (*b*) Freehold land (including buildings) other than foregoing	85,072 53	
7. (*d*) Rents accrued	408 33	

B.—Debts secured by Mortgages of Land.

9. (*a*) Debts (other than item 10) secured by mortgages of land	1,572,917 42	
10. (*b*) Debts secured by mortgaged land held for sale	19,906 63	

C.—Debts not above enumerated for which the Corporation holds securities as follows:

16. (*d*) Debts secured by loan corporations' debentures	100 00	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	20,720 80	

BALANCE SHEET.—Continued.

21. (*i*) Debts secured only by terminating stock or shares of the Corporation	$910 45	
22. (*j*) Debts secured by loans on bonds	99,057 59	
23. (*k*) Debts secured by do	12,426 50	
E.—Cash.		
31. (*a*) On hand	13,563 49	
32. (*b*) In banks	47,110 44	
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture	5,381 98	
38. (*b*) Chatham Loan purchase	11,865 91	
39. (*c*) Personal accounts	2,370 65	
40. (*d*) Ontario Government bonds	32,340 00	
Total assets		$2,019,418 56

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
I. Received by the Corporation for its Own Use.				
A.—Balance from 31st December, 1909.				
1. (*b*) Cash (not already shown under (1):				
2. (i) On hand	.....	.....	.....	$4,137 47
3. (ii) In bank	.....	.....	.....	69,301 71
B.—Sums received Wholly or Partly on Capital Account.				
4. (*a*) Call on joint stock permanent capital	.....	.....	$100 00	100 00
5. (*b*) Premiums on (4)	.....	.....	10 00	10 00
7. (*d*) Sales of prepaid Building Society stock	.....	5 00	.....	5 00
8. (*e*) Dues on instalment building society stock including profits appropriated...	.....	54,046 82	.....	54,046 82
C.—Receipts on account of Investments, Loans or Debts.				
(*a*) On mortgages or realty:				
10. (i) Principal	.....	.....	.....	452,988 40
11. (ii) Interest	$135,798 09	.....	.....	135,798 09
(*b*) On other securities:				
12. (i) Principal	.....	.....	.....	53,617 79
13. (ii) Interest	10,689 34	.....	.....	10,689 34
(*c*) Unsecured debts:				
14. (i) Principal, Chatham Loan Co., purchase	.....	.....	.....	2,500 00

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

D.—Receipts from Real Estate Owned Beneficially by Corporation.				
17. (*b*) Rents	$2,494 06	.....	.....	$2,494 06
E.—Miscellaneous.				
18. (*a*) Commission, brokerage	1,357 06	.....	.....	1,357 06
F.—Borrowed Money.				
25. (*a*) Bank or other advances, discounts or overdrafts ..	.....	.....	.....	71,141 02
26. (*b*) Borrowed by taking deposits	.....	.....	.....	633,610 59
27. (*c*) Borrowed on debentures...	.....	.....	.....	109,783 23
G.—Receipts from other sources.				
30. (*a*) Sundry accounts	.....	.....	.....	5,645 02
(*b*) Appropriation to Reserve Fund	.....	.....	$12,008 51	12,008 51
(*c*) Balance at Credit of Loss and Gain Account	.....	.....	1,132 94	1,132 94
Total	$150,348 55	$54,051 82	$13,241 45	$1,620,367 05

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
I.—Expended on Corporation Account.			
1. (*a*) Loaned on mortgages of realty	.....	.....	$447,469 30
(*b*) Loaned or invested in other securities:			
2. (i) Properties (transferred from mortgage loans account)	.....	.....	105,755 76
3. (ii) Expended on properties held for sale	.....	.....	1,564 55
4. (iii) Bonds	.....	.....	49,979 11
5. (iv) Reliance shares	.....	.....	10,929 26
7. (*d*) Incumbrances on realty paid off	.....	.....	7,000 00
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	$49,527 95	.....	49,527 95
9. Dividends paid on terminating stock.....	2,053 18	.....	2,053 18
10. Interest paid on terminating stock	17,041 11	.....	17,041 11
14. Paid for terminating stock retired	.....	$89,030 51	89,030 51
C.—Borrowed Money.			
19. (*b*) Deposits: Principal, $635,243.97; interest, $10,234.75	10,234 75	.....	645,478 72
20. (*c*) Debentures issued in Canada: Principal, $60,620.87; interest, $17,520.57	17,520 57	.....	78,141 44

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries, wages and fees	$18,093 14	.....	$18,093 14
26. (*b*) Commission or brokerage	6,886 41	.....	6,886 41
28. (*d*) Stationery, postage, printing and advertising	2,304 71	.....	2,304 71
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	2,141 55	.....	2,141 55
31. (*g*) Travelling expenses	662 35	.....	662 35
32. (*h*) Registration fees, taxes and licenses	1,123 09	.....	1,123 09
33. (*i*) Other management expenses	1,516 86	.....	1,516 86
E.—Other Expenditures, viz.:			
34. (*a*) Sundry Accounts	.....	.....	1,751 24
35. (*b*) Appropriations:			
Reserve Fund	12,008 51	.....	12,008 51
Written off properties	5,601 43	.....	5,601 43
Chatham Loan purchase	2,500 00	.....	2,500 00
Balance at credit Loss and Gain Account	1,132 94	.....	1,132 94
F.—Balance.			
(*b*) Cash on hand and in banks	.....	.....	60,673 93
Totals	$150,348 55	$89,030 51	$1,620,367 05

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, $49,425.50; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911, none.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $41,389.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3¾%; on debentures, 4.94%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 7½%; (*b*) 7%.
(ii) Not owned beneficially: All mortgages and other securities are owned beneficially.

6. Of the mortgages owned beneficially by the Corporation, $356,703.07 is on realty situate in Ontario, and $1,321,193.51 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, $94,387.21.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially: No., 16; Amount, $22,180.00.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $3,234,047.50.

11. How often are the securities held by the Corporation valued? When first taken, and in default of payment.

12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager and Secretary, $5,000 each; Managers at Chatham and Ayr, $5,000 and $2,500 respectively; Accountant and Clerks, $10,500.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited. Monthly during 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: W. H. Cross, F.C.A., and S. J. Stammers.
For 1911: W. H. Cross, F.C.A., and S. J. Stammers.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those dates respectively? 30th June: Class A, 4% per annum; Class B, 6% per annum; Class F (ordinary shares) 6% per annum. 31st December: Class A, 4% per annum and bonus of 3% per annum; Class B, 6% per annum; Class F, 6% per annum.

16. What is the date appointed for the Annual Meeting? 6th March, 1911. Date of last Annual Meeting? 7th March, 1910.

17. Special General Meetings held in 1910: Dates. None.

III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE LAND SECURITY COMPANY.

Head Office, Toronto.

CONSTATING ACTS OR INSTRUMENTS.

1873. Special Act of Incorporation, 36 V. c. 128 (O), under the name of The Toronto House Building Association.

1882. 45 V. c. 80 (O), changing the corporate name to The Land Security Company; increasing capital stock and amending powers.

1885. 48 V. c. 82 (O), amending powers.

1889. 52 V. c. 86 (O), increasing capital stock; authorizing conversion of existing shares into new shares, and amending powers.

1890. 53 V. c. 132 (O), increasing capital stock to $5,000,000; defining rights of transferee on transmission of shares by death, etc.

1896. 59 V. c. 113 (O), changing ordinary shares into preference shares; dividing existing shares, etc.

For the lending powers see 48 V. c. 82 (O), ss. 1, 2; and 52 V. c. 86 (O), s. 5.

For the borrowing powers see 36 V. c. 128 (O), s. 5, as amended by 45 V. c. 80 (O), s. 5, and by 48 V. c. 82 (O), s. 2; and see 59 V. c. 113 (O), secs., 10 to 13.

ANNUAL STATEMENT

Of the condition and affairs of the Land Security Company, of Toronto, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 447 Confederation Life Building, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The Directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Hon. Sen. Robert Jaffray, President, Toronto;	7th March, 1910;	6th February, 1911.
Edward Galley Vice-President, Toronto;	"	"
Hon. Chancellor Sir John A. Boyd, Director, Toronto;	"	"
Fred J. Stewart, Director, Toronto;	"	"
Ferguson J. Dunbar, Director, Toronto;	"	"
W. G. Jaffray, Director, Toronto;	"	"
Edward R. Greig, Managing Director, Toronto;	"	"

A. Permanent capital stock; total amount authorized, $5,000,000; total amount subscribed, *$1,108,010.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.	Three per cent. repaid.	Balance.
		$	$	$ c.	$ c.	$ c.	$ c.
Partly called	1,913	100	191,300	75,392 17	39,387 83	2,261 74	73,130 43
"	2,412	90	217,080	96,538 21	24,061 79	2,896 10	93,642 11
"	8,090	80	647,200	323,600 00	.....	9,708 00	313,892 00
"	709	70	49,630	28,360 00	.....	850 80	27,509 20
"	32	60	1,920	1,280 00	.....	38 40	1,241 60
"	22	40	880	880 00	.....	26 40	853 60
Totals.....	13,178	.....	1,108,010	526,050 38	63,449 62	15,781 44	510,268 94

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

* The balance of preference stock was, during 1910, repaid to shareholders, together with 3% of amount paid up returned to holders of common stock.

BALANCE SHEET AS AT 31st DECEMBER, 1910

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinarily joint stock capital, total called, $589.500; total paid thereon	$510,268 94	
		$510,268 94
Liabilities to the Public. None.		
Total liabilities		$510,268 94

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A. —Immovable Property Owned Beneficially by Corporation.		
5. Freehold land (including buildings) other than foregoing	$23,993 50	
7. (*d*) Accrued rents on item 5	97 35	
		$24,090 85
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$108,571 44	
11. (*c*) Interest due and accrued on (9)	1,587 82	
		110,159 26
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$1,566 86	
		1,566 86
E.—Cash.		
32. (*b*) In bank		136 54
F.—Assets not hereinbefore mentioned.		
37. (*a*) Stocks owned by Company	$2,160 00	
38. (*b*) Accrued dividend	108 00	
		2,268 00
Balance		372,047 43
Total		$510,268 94

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

A.—Balances from 31st December, 1909.		(Total Col. 4.)
(*b*) Cash (not already shown under (1)):		
3. (ii) In bank		$11,786 19

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:	
10.	(i) Principal . . .	$120,456 07
11.	(ii) Interest	9,251 81
	(*b*) On other securities:	
12.	(i) Principal: Call loans, $6,309.63; stocks owned, $1,394.00	7,703 63
13.	(ii) Interest or dividends	784 59
	(*c*) Unsecured debts:	
15.	(ii) Interest bank account	223 65
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
16.	(*a*) Sales (not included in any of the foregoing items)	35,581 50
17.	(*b*) Rents	4,271 11
	E.—Miscellaneous.	
18.	(*a*) Commission and brokerage	52 29
	G.—Receipts from other sources.	
30.	(*a*) Various	207 81
	Total	$190,318 65

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
		(Total Col. 4.)
	(*b*) Loaned or invested on other securities, viz.:	
2.	(i) Stocks	$5,500 00
	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation	535 97
	B.—Expended on Stock Account.	
8.	Dividends paid on Preference Stock	6,981 78

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	$5,106 17
28.	(*d*) Stationery, postage, printing and advertising	128 80
29.	(*e*) Law costs	6 45
30.	(*f*) Taxes (other than 7 and 32) and rates, business	535 82
32.	(*h*) Registration fees (Government)	80 00
33.	(*i*) Other management expenditure	182 84

E.—Other Expenditure, viz.:

34.	(*a*) Repayment of Capital, balance of Preference Stock	152,481 00
35.	(*b*) " " 3% on Common Stock	15,781 44
36.	(*c*) Maintenance of Real Estate	2,861 84

F.—Balance.

37.	(*b*) Cash in bank	136 54
	Total	$190,318 65

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none. Issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: All the mortgages are repayable in instalments.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, none; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) on other securities.
(i) Owned beneficially by the Corporation: (*a*) About 5 1-3%.
(ii) Not owned beneficially: (*a*) None.

6. Of the mortgages owned beneficially by the Corporation all are on realty situate in Ontario.

7. Of the mortgages not owned beneficially by the Corporation. None.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned benficially. None.
(ii) Not so owned. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially. None.
(ii) Not so owned. None.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $205,339.45.

11. How often are the securities held by the Corporation valued? Once a year.

12. Specify the officers of the Corporation who are under bond and for what sum respectively. None.

13. Date when the accounts of the Corporation were last audited: To 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: R. F. Spence, F.C.A., and W. F. Davison.
For 1911: R. F. Spence, F.C.A., and W. F. Davison.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 5% on preference stock, 1st January and July, and with final repayment.

16. What is the date appointed for the Annual Meeting? 6th February, 1911. Date of last Annual Meeting? 7th March, 1910.

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED.

Head Office, Walkerville, Ontario.

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1887, c. 157.

For the lending and borrowing powers see the above instruments and Act, also R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the Walkerville Land and Building Company (Limited), Walkerville, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Sandwich Street, in the Town of Walkerville, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

E. Chandler Walker, President, Walkerville, Ont.;	4th March, 1910;	One year.*
F. H. Walker, Vice-President, Walkerville, Ont.;	"	"
J. Harrington Walker, Director, Walkerville, Ont.;	"	"
Wm. Aikman, jr., Director, Detroit, U.S.A.;	"	"
Douglas F. Matthew, Director and Secretary, Walkerville, Ont.		

A.—Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: January 1st, 1891; rate per cent. 50 per cent.; gross amount, $500,000; amount paid thereon, $500,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
50 per cent. called	10,000	100	1,000,000	500,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

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*Or when their successors are appointed.

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 50 per cent. called; total called, $500,000; total paid thereon	$500,000 00	
5. (*e*) Unappropriated profits in respect of (2)	92,660 81	
		$592,660 81
Liabilities to the Public.		
29. Debentures issued in Canada	300,000 00	
40. Other liabilities to public, viz.:		
41. (*a*) Loan	36,000 00	
42. (*b*) Suspense	2,000 00	
43. (*c*) Accounts payable	397 65	
		338,397 65
Total		$931,058 46

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing		$785,496 13
B.—Debts secured by mortgages of land.		
9. (*a*) Debts (other than 10) secured by mortgages of land		23,791 10
C.—Debts not above enumerated.		
22. (*j*) Debts secured by retaining titles, being amounts outstanding on sales and advances		108,149 01
E.—Cash.		
31. (*a*) On hand	$429 61	
32. (*b*) In banks	2,385 91	
		2,815 52
F.—Assets not hereinbefore mentioned.		
37. (*a*) Furniture	$994 85	
38. (*b*) Accounts receivable	5,789 87	
39. (*c*) Rents accrued	2,402 32	
40. (*d*) Insurance unearned	1,214 95	
41. (*e*) Tools and implements	404 71	
		10,806 70
Total assets		$931,058 46

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	I.—Received by the Corporation for its own Use.		
	A.—Balances from 31st December, 1909.		
	(*b*) Cash (not already shown under (1)):		
2.	(i) On hand	$1,049 49	
3.	(ii) In bank	5,478 85	
			$6,528 34
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(*b*) Rents		49,701 96
	F.—Borrowed Money.		
29.	(*e*) Borrowed otherwise, Loan		6,000 00
	G.—Receipts from other sources, viz.:		
30.	(*a*) From sales and loans		19,049 96
	(*b*) From interest		2,109 33
	(*c*) From wharfage		134 46
	From sale of debentures		300,000 00
	Total		$383,524 05

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
6.	(*c*) Real estate, permanent improvements to buildings	$4,766 01
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock, $150,000	150,000 00
	C.—Borrowed Money (other than foregoing) or interest thereon paid.	
18.	(*a*) Loan paid off	150,000 00
23.	(*f*) Interest on debenture loan	2,611 67
24.	(*g*) Interest on debentures	9,484 80
	Ordinary interest	1,660 82
	B.—Management Expenses (other than foregoing).	
25.	(*a*) Salaries	1,908 34
30.	(*f*) Fuel, water and light	2,070 58
33.	(*i*) Office rent	300 00
	E.—Other Expenditure, viz.:	
34.	(*a*) Government fees and taxes	415 00
35.	(*b*) Municipal taxes	9,571 27
36.	(*c*) Insurance and fire protection	2,415 27
	Expenses	1,328 45
	Repairs and maintenance	12,348 43
	Money loaned	31,200 00
	Accounts paid	627 89

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

F.—Balance.

37. (*b*) Cash on hand and in bank	$2,815 52
Total	$383,524 05

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.
2. Amount of existing obligations which will mature in 1911, $397.65.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $5,789.87.
4. Average rate of interest per annum paid by the Corporation during 1910:
   On deposits, none taken; on debentures, 4%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $23,791.10 is on reality situate in Ontario, and none on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, none.
10. Aggregate market value of land including buildings thereon mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $38,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? At least annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? Treasurer, $5,000.00; Secretary, $5,000.00; Book-keeper, $2,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? 14th February, 1911.
14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: Edward Radford and R. L. Daniels.
   For 1911: Edward Radford and R. L. Daniels.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 18th March, 1910, 30% on paid up capital.
16. What is the date appointed for the Annual Meeting? Second Tuesday in February; date of last Annual Meeting? 14th February, 1911.
17. Special General Meetings held in 1910: Dates, none.

THE PROVIDENT INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R.S.O. 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

Annual Statement

Of the condition and affairs of The Provident Investment Company, at the 31st of December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Hon. Geo. A. Cox, President, Toronto;	18th January, 1911;	17th January, 1912.
H. C. Cox, Vice-President, Toronto;	"	"
E. W. Cox, Director, Toronto;	"	"
G. A. Morrow, Director, Toronto;	"	"
E. R. Wood, Director, Toronto;	"	"
E. R. Wood, Manager, Toronto;		
A. H. Cox, Secretary, Toronto.		

*A. Permanent capital stock: Total amount authorized, $1,800,000; total amount subscribed, $100,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	1,000	100	100,000	100,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

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*The subscribed and paid up capital was reduced by By-law No. 27 (confirmed by Order-in-Council, Ontario, 31st March, 1903), to $100,000.

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital Liabilities to Stockholders or Shareholders		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $100,000; total paid thereon	$100,000 00	
5. (*e*) Unappropriated profits in respect of (1)	272,435 04	
		$372,435 04
Liabilities to the Public.		
37. Owing to banks, loans against security of bonds, stocks and debentures, including interest accrued to date		1,044,689 24
Total liabilities		$1,417,124 28

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing	$171,432 22	
7. (*d*) Less amount to credit of tenants' account	202 00	
		$171,230 22
B.—Debts secured by mortgages of land.		
9. (*b*) Debts (other than item 10) secured by mortgages of land	$47,431 45	
11. (*c*) Interest due and accrued on item 9 and not included therein	380 65	
		47,812 10
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by bonds, stock and debentures	$272,457 60	
26. (*n*) Interest due and accrued on item 14 and not included therein	4,564 48	
		277,022 08
27. (*a*) Bonds, stocks and debentures	$903,795 19	
28. (*b*) Accrued interest on bonds, stocks and debentures	9,491 62	
		913,286 81
E.—Cash.		
31. (*a*) On hand	$84 69	
32. (*b*) In Loan Company	7,688 38	
		7,773 07
Total assets		$1,417,124 28

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1909.

	(1) Cash (not already shown under (1)):		
2.	(i) On hand	$102 78	
3.	(ii) In bank	2,562 35	
			$2,665 13

C.—Received on account of Investments, Loans or Debts.

	(*a*) On Mortgages of realty:		
10.	(i) Principal	$40,775 36	
11.	(ii) Interest, including interest on loans on stock	13,348 52	
	(*b*) Bonds, stocks and debentures owned by Company:		
12.	(i) Principal	90,936 36	
13.	(ii) Interest or dividends	75,416 00	
14.	(i) Loans secured by bonds, stocks and debentures	235,889 23	
15.	(ii) Interest (included in item 11).		
			456,365 47

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales not included in any of the foregoing items	$198,104 48	
17.	(*b*) Rents	3,552 00	
			201,656 48

F.—Borrowed Money.

25.	(*a*) Bank or other advances, overdrafts	$199,316 34	
			199,316 34
	Total		$860,003 42

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

		(Col. 1.)	(Total Col. 4.)
1.	(*a*) Loaned on mortgages of realty		$44,518 59
	(*b*) Loaned or invested in other securities, viz.:		
2.	(i) Loaned on security of bonds, stocks and debentures		172,434 11
4.	(iii) Purchase of bonds, stocks and debentures		178,601 14
6.	(*c*) Real estate purchased		132,949 77

C.—Borowed Money (other than foregoing) or interest thereon paid, viz.:

18.	(*a*) Repayment of bank advances	Principal	$268,358 79	
		Interest	51,779 62	
				320,138 41

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	$1,521 36	
26.	(*b*) Commission or brokerage	626 75	
28.	(*d*) Stationery, postage, printing and advertising	58 71	
29.	(*e*) Law costs	508 76	
32.	(*h*) Registration fees	165 00	
33.	(*i*) Other management expenditure	90	
			2,881 48

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

E.—Other Expenditures.

34.	(*a*) Repairs and improvements	$68 46	
35.	(*b*) Taxes and insurance	636 04	
36.	(*c*) Water rates	2 35	
			$706 85

F.—Balance.

37.	(*a*) Cash on hand and in bank	7,773 07
	Total	$860,003 42

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1911, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, none.
4. Average rate of interest per annum paid by the Corporation during 1910:
   On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5%; (*b*) fluctuates.
   (ii) Not owned beneficially: (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $42,212.10 is on realty situate in Ontario, and $5,600.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $78,541.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, $5,000.00; Secretary, $2,500.00; Accountant, $3,500.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited, 31st December, 1910.
14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
   For 1910: A. B. Fisher and R. T. Thompson, both of Toronto.
   For 1911: A. B. Fisher and R. T. Thompson, both of Toronto.
15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? None paid.
16. What is the date appointed for the Annual Meeting? 18th January, 1911. Date of last Annual Meeting? 20th January, 1910.
17. Special General Meetings held in 1910: Dates, none held.

THE TORONTO SAVINGS AND LOAN COMPANY.

Head Office, Peterborough, Ontario.

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885). issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (29th December, 1877), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889) were issued under the last mentioned Act, increasing the capital stock from $400,000 to $2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891) were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, c. 150; R.S.O. 1887, c. 157; R.S.O. 1897, c. 205.

Annual Statement

Of the condition and affairs of the Toronto Savings and Loan Company, of Peterborough, Ontario, at the 31st December, 1910, and for the year ending, on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street South, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Hon. Geo. A. Cox, President, Toronto;	28th January, 1910;	27th January, 1911.
W. G. Morrow, Vice-President, Peterborough;	"	"
Richard Hall, Vice-President, Peterborough;	"	"
Peter Hamilton, Director, Peterborough;	"	"
D. W. Dumble, Director, Peterborough;	"	"
H. C. Cox, Director, Toronto;	"	"
Jas. Stevenson, Director, Deceased;	"	"
W. G. Morrow, Managing Director, Peterborough;	"	"
H. W. Morphet, Secretary, Peterborough.		

A. Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Last call made, date 31st May, 1902; rate per cent., 40 per cent; gross amount, $400,000. Amount paid thereon, $400.000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid thereon.
		$	$	$	$
2. Fully called	10,000	100	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1909.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $1,000,000; total paid thereon	$1,000,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	25,000 00	
6. (*f*) Reserve fund in respect of (1)	720,000 00	
7. (*g*) Contingent fund in respect of (1)	44,477 71	
		$1,789,477 71
Liabilities to the Public.		
27. Deposits: Rights reserved to require 30 days' notice of withdrawal	$ 369,632 44	
28. Interest on deposits, due or secured or capitalized	2,917 72	
29. Debentures issued in Canada	432,680 00	
30. Interest due and accrued on (29)	8,468 50	
31. Debentures issued elsewhere than in Canada	746,117 35	
32. Interest accrued on (31)	3,993 77	
40. Other liabilities to the public, viz.:		
41. (*a*) Sundry accounts due by Company	2,216 91	
		1,566,026 69
Total liabilities		$3,355,504 40

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing	$724,051 95	
6. (*c*) Leasehold land (including buildings) other than foregoing	40,000 00	
		$764,051 95
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$14,356 85	
11. (*c*) Interest due and accrued on item (9)	60 15	
		14,417 00
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (*j*) Debts secured by stocks and bonds	$2,417,229 38	
26. (*n*) Interest due or accrued on item (22) and not included therein	22,008 50	
		2,439,237 88
D.—Unsecured Debts.		
27. (*a*) Sundry accounts due to Company		5,246 47

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*) On hand		$3,935 92	
32. (*b*) In banks		118,261 74	
36. In Loan and Savings Coy.		10,353 44	
			132,551 10
Total assets			$3,355,504 40

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1909.

	(Col. 1.)	(Col. 4.)
1. (*b*) Cash (not already shown under (1)):		
2. (i) On hand	.....	$5,313 79
3. (ii) In bank	.....	79,212 59

C.—Receipts on account of Investments, Loans or Debts.

(*a*) On mortgages of realty:

10. (i) Principal		$2,680 40	
11. (ii) Interest		755 25	
			3,435 65

(*b*) Stocks and bonds owned by Company:

12. (i) Principal		$48,057 23	
13. (ii) Interest or dividends together with profits on stocks and bonds		142,949 54	
			191,006 77

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (*a*) Sales (not included in any of the foregoing items)		$236,226 83	
17. (*b*) Rents, together with profits from sales of property		76,463 59	
			312,690 42

F.—Borrowed Money.

26. (*b*) Borrowed by taking deposits	.....	475,287 65
27. (*c*) Borrowed on debentures	.....	294,032 59

G.—Receipts from other Sources, viz.:

30. (*a*) Sundry accounts due to Company	9,201 06
Total	$1,370,180 52

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account..

		(Col. 1.)	(Total Col. 4.)
1.	(*a*) Loaned on mortgages of realty	.....	$2,200 00
	(*b*) Loaned on or invested in other securities, viz.:		
2.	(i) Stocks, bonds and debentures	.....	364,665 52
6.	(*c*) Real estate purchased	.....	101,586 15
7.	(*e*) Insurance and taxes advanced on property mortgaged to the Corporation	.....	423 70

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	90,000 00

C.—Borrowed Money (other than foregoing) or interest thereon paid.

19.	(*b*) Deposits: Principal, $493,199.86; Interest, $12,285.76	505,485 62
20.	(*c*) Debentures issued in Canada, $63,470.00; interest, $16,952.38	80,422 38
21.	(*d*) Debentures issued elsewhere: Principal, $16,546.66; interest, $25,850.69	42,397 35

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	$20,919 44	
26.	(*b*) Commission and brokerage	3,905 75	
28.	(*d*) Stationery, postage, printing and advertising	1,341 26	
29.	(*e*) Law costs	7 00	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	1,788 71	
			27,962 16

E.—Other Expenditures, viz.:

34.	(*a*) Repairs and improvements to property owned	$4,615 13	
35.	(*b*) Taxes on property owned	3,284 99	
36.	(*c*) Insurance on property owned	3,451 69	
	(*d*) Ground rent on leasehold property	1,375 00	
	(*e*) Sundry accounts due by Company	9,759 73	
			22,486 54

F.—Balance.

37.	(*a*) Cash on hand and in banks	132,551 10
	Total	$1,370,180 52

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of Debentures maturing in 1911: Issued in Canada, $69,680.00; issued elsewhere, £18,905.

2. Amount of other existing obligations which will mature in 1911, exclusive of deposits, none.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: None, except $2,417,229.38 of cashable stocks and bonds.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3½%; on debentures, 4.13%; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) fluctuates.
   (ii) Not owned beneficially: (*a*) nil; (*b*) nil.

6. Of the mortgages owned beneficially by the Corporation, $14,356.85 is on realty situate in Ontario, and nil on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario, and nil on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, nil.
   (ii) Not so owned, nil.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $21,200.00.
   (ii) Not so owned, nil.

11. How often are the securities held by the Corporation valued? All within one year.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $5,000; Secretary, $3,000; Accountant, $2,000; Cashier, $5,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited. To 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: James A. Hall and A. B. Fisher.
   For 1911: James A. Hall and A. B. Fisher.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st January, April, July and October: 8% for year.

16. What is the date appointed for the Annual Meeting? 27th January, 1911. Date of last Annual Meeting? 28th January, 1910.

17. Special General Meetings held in 1910: Dates. None.

THE SCOTTISH ONTARIO AND MANITOBA LAND COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

Constating Instruments.

Certificate of Incorporation (15th Dec., 1879), issued by Registrar of Joint Stock Companies for Scotland, under the Companies Act, 1862, 1867 and 1877.

Memorandum of Association and Articles of Association (both of the 12th Dec., 1870) under the above Acts and amendment to 73rd Article made 24th April, 1882.

For the lending and borrowing powers see the Memorandum of Association and the Articles of Association, and the (Imp.) Companies' Act 1862 to 1893; also for transactions in Ontario, see the Loan Corporations Act, R.S.O., 1897, c. 205.

Annual Statement

Of the condition and affairs of the Scottish Ontario and Manitoba Land Company (Limited), of Glasgow, Scotland, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 205 St. Vincent Street, in the City of Glasgow, Scotland.

The chief agency for Ontario is situate at No. 156 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Chief Agents and Attorneys for Ontario are Thomas Langton, Herbert Macdonald Mowat, and Roderick James Maclennan (or any one of them), and their address is 156 Yonge Street, Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for the average term of three years.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Robert Anderson, Director, Glasgow;	April, 1909; April, 1912.
Geo. D. Sterling, C.A., Director & Interim Chairman, Glasgow;	" "
David Sturrock, Director, Glasgow;	April, 1908; April, 1911.
R. W. Henry, Director, Glasgow;	April, 1908; April, 1911.
Alexander Bain, Commissioner, Winnipeg, Man.	
James Muirhead, Secretary, Glasgow, Scotland.	

A.—Permanent capital stock: Total amount authorized, $730,000.00; total amount subscribed, $335,989.80; as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, 1st November, 1899; rate per cent., 5. Gross amount, $55,998.30. Amount paid thereon, $55,998.30.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		£	$ c.	$ c.	$
2. 66⅔ per cent. called stock.....	23,013	3 stg. £2 called.	335,989 80	223,993 20	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 66 2-3 per cent. called; total called, $223,993.20; total paid thereon	$223,993 20	
4. (*d*) Dividends declared in respect of (2), but not yet paid	335 86	
5. (*e*) Unappropriated profits in respect of (2)	234,413 50	
6. (*f*) Reserve fund in respect of (2)	12,166 67	
		$470,909 23
Liabilities to the Public.		
40. Other liabilities to the public, viz.:		
41. (*a*) Liabilities to co-owners of land sold	$28,988 85	
42. (*b*) Sundries	7,564 04	
		36,552 89
Total liabilities		$507,462 12

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing		$197,219 33
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts secured by mortgages of land	$274,117 72	
10. (*b*) Debts secured by mortgaged land held for sale .	1,504 43	
11. (*c*) Interest due or accrued on items (9) and not included therein	6,345 59	
		281,967 74
D.—Unsecured Debts.		
27. (*a*) Sundries		1,018 19
E.—Cash.		
31. (*a*) On hand	$19 97	
32. (*b*) In banks	27,094 40	
		27.114 37
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture		142 49
Total assets		$507,462 12

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December 1909.

		(Col. 1)	(Total Col. 4.)
	(*b*) Cash (not already shown under (1):—		
2.	(i) On hand		$ 75
3.	(ii) In bank		56,153 89
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:—		
10.	(i) Principal		53,223 53
11.	(ii) Interest	$14,347 07	14,347 07
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16.	(*a*) Sales		46,336 07
17.	(*b*) Rents	885 99	885 99
	E.—Miscellaneous.		
20.	(*c*) Membership or entry fees	3 65	3 65
	F.—Borrowed Money.		
25.	(*a*) Bank or other advances, discounts, or overdrafts		22,910 26
	G.—Receipts from other Sources, viz.:		
30.	(*a*) Bills receivable		30 00
	(*b*) Contributions from other Companies for office expenses	302 20	302 20
	Totals	$15,538 91	$194,193 41

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Total Col 4.)
1.	(*a*) Loaned on mortgages of realty		$45,592 85
7.	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation		1,259 05
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$22,053 10	22,053 10
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18.	(*a*) Bank account (principal and interest)	25 00	22,605 26

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$3,434 43	
26.	(*b*) Commission or brokerage	3,607 59	
28.	(*d*) Stationery, postage, printing and advertising	2,302 07	
29.	(*e*) Law costs	1,727 50	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	10,629 30	
33.	(*i*) Other management expenses: Directors' fees	1,374 84	
			$23,075 73
	E.—Other Expenditures, viz.:		
34.	(*a*) Outlay on real estate		38 07
35.	(*b*) Repayments to co-owners of real estate		52,454 98
	F.—Balance.		
37.	(*a*) Cash on hand and in banks		27,114 37
	Totals		$194,193 41

Miscellaneous Statement for the Year Ending 31st December, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, nil; issued elsewhere, nil.

2. Amount of other existing obligations which will mature in 1911, $7,564.04.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $23,000.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, nil; on debentures, nil; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) nil.
   (ii) Not owned beneficially: (*a*), nil; (*b*) nil.

6. Of the mortgages owned beneficially by the Corporation $112,459.27 is on realty situate in Ontario, and $163,162.88 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario, and nil on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, $21,276.59.
   (ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially. Nil.
   (ii) Not so owned. Nil.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $300,000.

11. How often are the securities held by the Corporation valued? No regular period for valuation.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Commissioner, Winnipeg, and Assistant, Winnipeg, £5,000.

(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited: As at 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910 and for 1911 (if appointed):
For 1910: Moores, Carson and Watson, C.A., Glasgow, Scotland.
For 1911: Moores, Carson and Watson, C.A., Glasgow, Scotland.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 15th April, 1910, 10 per cent.

16. What is the date appointed for the annual meeting? Fixed by directors.
Date of last annual meeting? 14th April, 1910.

17. Special general meetings held in 1910: Dates, 14th April and 3rd May, 1910.

THE CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent, issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910, granted registry on the Loaning Land Company Register.

Annual Statement

Of the condition and affairs of the Canadian Northern Prairie Lands Company, Limited, at 31st December, 1910, and for the year ending on that day made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 9 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year, or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

Hugh Sutherland, President, Winnipeg, Man.;	23rd March, 1910;	20th March, 1911.
D. B. Hanna, Vice-President, Toronto, Ont.;	"	"
Col. A. D. Davidson, Director, Toronto, Ont.;	"	"
A. J. Hills, Director, Toronto, Ont.;	"	"
Lewis Lukes, Director, Toronto, Ont.;	"	"
Norman Scott Russell, Director, London, England;	"	"
T. Blundell Brown, Director, London, England;	"	"
L. W. Mitchell, Secretary, Toronto, Ont.		

A.—Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $1,500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
Fully called	300,000	5	1,500,000	1,500,000	Nil.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $1,500,000; total paid thereon	$1,500,000 00	
5. (*e*) Unappropriated profits in respect of (1)	1,599,010 51	
		$3,099,010 51
Liabilities to the Public.		
40. Other liabilities to the public, viz.:		
41. (*a*) Survey fees	$36,374 66	
42. (*b*) Commissions due and deferred taxes	36,766 44	
		73,141 10
Total liabilities		$3,172,151 61

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing		$326,098 05
B.—Debts secured by Mortgages of Land, etc.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$227,546 62	
10. (*b*) Debts secured, land sales, contracts	882,976 07	
(*bb*) Debts secured by land held by the Company as Mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable	62,491 67	
11. (*c*) Interest due or accrued on items 9 and 10, and not included therein	100,158 03	
		1,273,172 39
C.—Debts not above enumerated, for which the Corporation holds securities, as follows:		
13. (*a*) Debts secured by accepted Bills of Exchange	$14,690 10	
22. (*j*) Call loans secured by bonds, stock, etc.	1,079,551 65	
		1,094,241 75
E.—Cash.		
32. (*b*) In bank	$226,058 55	
Accrued interest, bank balances	546 53	
		226,605 08
F.—Assets not hereinbefore mentioned.		
37. (*a*) Municipal bonds and debentures	$247,634 65	
38. (*b*) Accrued interest on 37 (*a*)	4,399 69	
		252,034 34
Total assets		$3,172,151 61

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

		(Total Col. 4.)
	I.—Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1909.	
	(*b*) Cash (not already shown under (1)):	
3.	(ii) In bank	$477,046 01
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages or realty:	
10.	(i) Principal	521,125 03
11.	(ii) Interest	83,001 05
	(*b*) On other securities:	
12.	(i) Principal	359,497 33
13.	(ii) Interest or dividends	
	(*c*) Unsecured debts:	
14.	(i) Principal	12,623 34
15.	(ii) Interest	
	G.—Receipts from other sources.	
30. (*a*)	Miscellaneous	48 07
	Total	$1,453,340 83

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

		Total (Col. 4.)
	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
1. (*a*)	Loaned on mortgages of realty	$122,509 20
	(*b*) Loaned or invested in other securities:	
2.	(i) Call loans, etc.	649,461 01
3.	(ii) Invested in securities	255,530 30
4.	(iii) Discounted bills of exchange (secured)	14,602 66
	B.—Expended on Stock Account.	
8.	Dividend paid on permanent stock	149,929 56
	D.—Management Expenses.	
25. (*a*)	Salaries, wages, fees, etc	2,597 63
	E.—Other Expenditures.	
34. (*a*)	Re land sales, commissions, expenses	32,651 92
35. (*b*)	Refunds and miscellaneous	
	F.—Balance.	
37. (*b*)	Cash in banks	226,058 55
	Total	$1,453,340 83

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, nil; issued elsewhere, nil.

2. Amount of other existing obligations which will mature in 1911. Nil.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $43,009.49.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, nil; on debentures, nil; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6½%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) Nil; (*b*) nil.

6. Of the mortgages owned beneficially by the Corporation $50,000.00 is on realty situate in Ontario, and $176,892.54 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, nil on realty situate in Ontario, and nil on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, nil.
   (ii) Not so owned, nil.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $452,909.00.
   (ii) Not so owned, nil.

11. How often are the securities held by the Corporation valued? Running valuation.

12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively. Sales agents, $10,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: T. J. Macabe and H. S. Foreman, Toronto, Ont.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st April, 5%; 1st October, 5%.

16. What is the date appointed for the Annual Meeting? Fourth Wednesday in January. Date of last Annual Meeting? 23rd March, 1910.

17. Special General Meetings held in 1910: Dates, nil.

IV. TRUST COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE BRANTFORD TRUST COMPANY, LIMITED.

Constating Instruments.

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan Corporations Act (R.S.O. 1897, c. 205).

Annual Statement

Of the condition and affairs of The Brantford Trust Company, Limited, of Brantford, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 138 Dalhousie Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1910;	February, 1911.
Charles B. Heyd Vice-President, Brantford;	"	"
John Mann, Director, Brantford;	"	"
A. J. Wilkes, K.C., Director, Brantford;	"	"
A. K. Bunnell, C.A., Director, Brantford;	"	"
Franklin Grobb, Director, Brantford;	"	"
W. G. Helliker, Manager-Secretary, Brantford.		

A.—Permanent capital stock: Total amount authorized, $300,000; total amount subscribed, $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
1. Fully called.....	3,000	100	300,000	300,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $300,000; total paid thereon	$300,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	7,500 00	
5. (*e*) Unappropriated profits in respect of (1)	2,708 38	
		$310,208 38
Total actual liabilities		$310,208 38
Contingent Liabilities.		
48. Money for which the Corporation is contingently liable:		
49. (*a*) Principal guaranteed	$17,886 50	
50. (*b*) Interest guaranteed	245 46	
		18,131 96
55. (*e*) Other contingent liabilities, value of trusts and estates under administration		84,985 03
Total contingent liabilities		$103,116 99
Gross total liabilities, actual and contingent		$413,325 37

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (*a*) Office premises as follows:		
2. (1) At Brantford, held in freehold, purchased for office, but not yet occupied as such	16,233 00	$16,233 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$273,645 19	
11. (*c*) Interest due and accrued on item (9), not included therein	4,702 74	
		278,347 93
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$9,811 90	9,811 90
E.—Cash.		
32. (*b*) In bank		5,815 55
Total assets owned beneficially by Corporation		$310,208 38

BALANCE SHEET.—Continued.

	II.—Assets not owned beneficially by Corporation, but for which the Corporation is Accountable.		
	A.—As Guarantor.		
	(*a*) Mortgage securities:		
43.	(i) Principal	$17,173 35	
44.	(ii) Interest due and accrued	396 35	
	(*b*) Other securities:		
	(i) Cash in bank	562 26	
			$18,131 96
	B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
52.	(*d*) Value of trusts and estates under administration		84,985 03
	Total of assets II		$103,116 99
	Gross total of assets I and II		$413,325 37

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	I.—Received by the Corporation for its Own Use.	
	A.—Balance from 31st December, 1909.	
	(*b*) Cash (not already shown under (1)):	
3.	(ii) In bank	$21,333 73
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:	
10.	(i) Principal	51,377 50
11.	(ii) Interest	15,888 71
	(*b*) On other securities:	
12.	(i) Principal	3,727 40
13.	(ii) Interest or dividends	665 53
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17.	(*b*) Rents	169 22
	E.—Miscellaneous.	
18.	(*a*) Commission, brokerage (or remuneration as Corporate Agent, Trustee, etc.)	503 60
	Total	$93,665 69

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
A.—Balance from 31st December, 1909.		
(*b*) Cash:		
(ii) In bank		$7,160 29
B.—Receipts on account of Investments, etc.		
34. (*a*) Mortgages: Principal, $5,396.00; interest, $1,006.89		6,402 89
D.—Receipts from other sources.		
39. (*a*) From guaranteed investments		635 48
40. (*b*) Interest, extra, banks, etc.		33 02
41. (*c*) On account of trusts and estates		22,050 63
Total		$36,282 31

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
		(Total Col. 4.)
1. (*a*) Loaned on mortgages of realty		$68,651 59
(*b*) Loaned or invested in other securities.		
2. (i) Bought Corporation debenture		500 00
6. (*c*) Real estate purchased for office premises		2,533 00
B.—Expended on Stock Account.		
8. Dividend paid on permanent stock		15,000 00
D.—Management Expenses.		
25. (*a*) Salaries, wages and fees (auditors')		100 00
26. (*b*) Commission or brokerage on loans		526 50
28. (*d*) Stationery, postage, printing and advertising		61 50
29. (*e*) Law costs, solicitor's costs		12 80
32. (*h*) Registration and Government fees		435 00
33. (*i*) Guarantee company		29 75
F.—Balance.		
37. (*a*) Cash in bank		5,815 55
Total		$93,665 69

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	II.—Expended on Trust or Agency Account.	
	A.—Loaned or Invested on Capital Account.	
42.	(*a*) Loaned on mortgages of realty	$4,519 35
	(*b*) Loaned or invested on or in other securities:	
44.	(ii) Principal	1,395 48
45.	(iii) Paid on guaranteed investments: Interest	840 98
	B.—Other Expenditures.	
50.	(*a*) Remuneration paid Brantford Trust Company, Limited, as agent, executor, etc.	503 60
53.	(*d*) Cash invested for estates and paid out for various purposes	22,623 79
	C.—Balances.	
	Cash in banks and loan company	6,399 11
	Total	$36,282 31

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911: None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $85,633.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, none; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) on other securities.
(i) Owned beneficially by the Corporation: (*a*) 5.83%; (*b*) 6.17%.
(ii) Not owned beneficially: (*a*) 5.97%; (*b*) None.

6. Of the mortgages owned beneficially by the Corporation $273,645.19 is on realty situate in Ontario, and none on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation $17,173.35 is on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially: None.
(ii) Not so owned: None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910 viz.:
(i) Owned beneficially: None.
(ii) Not so owned: None.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $599,400.00.
(ii) Not so owned, $47,820.00.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, $5,000; Accountant, $2,500.

(*b*) Are the said bonds executed by private sureties or by guarantee companies? Guarantee company.

13. Date when the accounts of the Corporation were last audited? December, 1909, to December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: C. J. Parker, C.A., and F. W. Frank, Brantford.
For 1911: C. J. Parker, C.A., and F. W. Frank, Brantford.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January, 1910, 2½%; 2nd July, 1910, 2½%.

16. What is the date appointed for the annual meeting? Second Wednesday in February. Date of last annual meeting? 8th February, 1911.

17. Special general meetings held in 1910: None.

THE UNION TRUST COMPANY, LIMITED.

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and goodwill of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first $2,000,000 (F. p. 106); then, by Supplementary Letters Patent of 27th December, 1905, was increased to $2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to $1,000,000 (F. p. 393).

Annual Statement

Of the condition and affairs of the Union Trust Company, Limited, of Toronto, as at 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 176 Bay Street, in the City of Toronto, and Province of Ontario.

The Board is constituted of twelve directors holding office for one year.

The directors and chief executive officers at 31st December, 1910, were as follows, together with their respective terms of office:

Charles Magee, President, Ottawa, Ont.;	January 1st, 1910;	December 31st, 1910.
Hon. E. G. Stevenson, 1st Vice-Pres., Toronto;	"	"
T. Willis Chitty, 2nd Vice-Pres., London, Eng.;	"	"
H. H. Beck, Director, Toronto, Ont.;	"	"
S. Barker, Director, Hamilton, Ont.;	"	"
E. E. A. DuVernet, K.C., Director, Toronto, Ont.;	"	"
S. F. Lazier, Director, Hamilton, Ont.;	"	"
Sir Geo. W. Ross, Director, Toronto, Ont.;	January 1st, 1910;	December 31st, 1910.
Geo. S. May, Director, Ottawa, Ont.;	"	"
I. Hamilton Bean, Director, London, Eng.;	"	"
Lt.-Col. John I. Davidson, Director, (died during year 1910).		
J. M. McWhinney, Director and General Manager, Toronto, Ont.	"	

A.—Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called.....	10,000	100	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called: Total called, $1,000,000; total paid thereon	$1,000,000 00		
4. (*d*) Dividends declared in respect of (1) but not yet paid	40,000 00		
5. (*e*) Unappropriated profits in respect of (1)	31,776 56		
6. (*f*) Reserve fund in respect of (1)	650,000 00		
			$1,721,776 56
Liabilities to the Public.			
40. Other liabilities to the public, viz.:			
41. (*a*) Interest accrued but not yet payable on Guaranteed Investments.			10,870 08
42. (*b*) Sundries			2,119 63
Total actual liabilities			$1,734,766 27
Contingent Liabilities.			
48. Money for which the Corporation is contingently liable:			
49. (*a*) Principal guaranteed			$5,641,997 96
51. (*c*) Trust funds invested, but not guaranteed:			
52. (i) Principal	$1,742,377 49		
53. (ii) Interest	441 69		
54. (*d*) Trust funds uninvested, bearing interest, and not guaranteed	147,848 09		
55. (*e*) Other contingent liabilities	4,147,716 14		
			6,038,383 41
Total contingent liabilities			$11,680,381 37
Gross total liabilities, actual and contingent			$13,415,147 64

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by the Corporation.			
5. (*b*) Freehold land, including buildings other than foregoing			$134,557 78
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land	$835,292 17		
10. (*b*) Debts secured by mortgaged land held for sale	9,316 34		
11. (*c*) Interest due or accrued on items 9, 10 and 43 (1) and not included therein	146,805 64		
			991,414 15
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
22. (*j*) Debts secured by stock and bonds	$62,359 27		
26. (*n*) Interest due and accrued on item 22, and not included therein	2,693 63		
			65,052 90

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*) On hand		$40,855 01	
32. (*b*) In banks		*10,852 84	
			$51,707 85

F.—Assets not hereinbefore mentioned.

37. (*a*) Bonds, stocks and debentures		$433,200 61	
38. (*b*) Interest on bonds, stocks and debentures (due and accrued)		43,646 34	
			476,846 95
39. (*c*) Sundry assets			15,186 64
Total assets owned beneficially by Corporation			$1,734,766 27

II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantors.

(*a*) Mortgage securities:

43. (i) Principal		$3,018,297 01	

(*b*) Other securities:

45. (i) Principal		2,565,982 55	
Cash on hand and in bank		57,718 40	
			$5,641,997 96

B.—As Trustee, Representative, Guardian or Agent (without guarantee.)

(*a*) Mortgage securities:

47. (i) Principal		$213,189 49	
48. (ii) Interest due		441 69	

(*b*) On other securities:

49. (i) Principal		1,529,188 00	
52. (*d*) Uninvested trust funds		147,848 09	
Inventoried value of unrealized original assets of trusts, estates, etc.		4,147,716 14	
			6,038,383 41
Total of assets II.			$11,680,381 37
Gross total assets I. and II.			$13,415,147 64

*$45,644.82 less overdraft, $34,791.98, Parrs Bank, London, Eng.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
I.—Received by the Corporation for its Own Use.				
A.—Balances from 31st December, 1909.				
(*b*) Cash not already shown under (1):				
2.	(i) On hand	.....	$17,142 14	
3.	(ii) In bank	.....	70,354 64	
C.—Receipts on Account of Investments, Loans or Debts.				
(*a*) On mortgages of realty:				
10.	(i) Principal	.....	167,950 40	
11.	(ii) Interest	$227,590 72		
(*b*) On other securities:				
12.	(i) Principal	.....	269,340 97	
13.	(ii) Interest or dividends	128,932 74		
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
16. (*a*)	Sales	.....	61,836 82	
17. (*b*)	Rents	7,407 19		
E.—Miscellaneous.				
18. (*a*)	Commission, brokerage (or remuneration as Corporate Agent, Trustee, etc.)	25,297 40		
19. (*b*)	Premiums or bonus on loans	2,690 32		
G.—Receipts from other sources.				
30. (*a*)	Bank interest	2,854 99		
(*b*)	Insurance Department	.....	18,357 71	
(*c*)	Safe deposit department	1,301 75		
	Totals	$396,075 11	$604,982 68	$1,001,057 79
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.				
A.—Balance from 31st December, 1909.				
(*b*) Cash:				
32.	(i) On hand		$30,384 32	
33.	(ii) In bank		228,931 32	
B.—Received on account of Investments, Loans or Debts.				
34. (*a*)	On Mortgages: Principal, $606,138.36; interest, $12,380.88		618,519 24	
35. (*b*)	On other securities: Principal, $3,672,876.60; interest, $89,026.56		3,761,903 16	
C.—Receipts from Real Estate.				
38. (*b*)	Rents		29,498 55	
D.—Receipts from other sources, viz.:				
39. (*a*)	On guaranteed investment account		2,860,544 63	
40. (*b*)	As executor, trustee, agent, etc.		244,277 74	
	Totals			$7,774,058 96

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
1. (*a*) Loaned on mortgages of realty	.....	$93,200 62	
(*b*) Loaned or invested in other securities:			
2. (i) Stocks, bonds and debentures	.....	334,532 93	
6. (*c*) Real estate purchased	.....	86,398 40	
7. (*d*) Incumbrances on realty paid off	$1,971 52		
(*e*) Insurance or taxes advanced on property mortgaged to the Corporation	.....	12,301 73	
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	100,000 00		
C.—Borrowed Money (other than foregoing or interest thereon paid, viz.:			
24. (*g*) Guarantees paid (interest)	188,814 23		
D.—Management Expenses (other than foregoing)			
25. (*a*) Salaries, wages and fees	53,353 92		
26. (*b*) Commission or brokerage	12,902 11		
28. (*d*) Stationery, postage, printing and advertising	7,867 52		
29. (*e*) Law costs	149 82		
30. (*f*) Fuel, rent and taxes (other than in 7 and 32) and rates	10,837 81		
31. (*g*) Travelling expenses	2,228 39		
32. (*h*) Registration fees	375 00		
33. (*i*) Other management expenditure	7,104 08		
E.—Other Expenditures, viz.:			
34. (*a*) Insurance Department	.....	17,941 13	
35. (*b*) Inspection expenses	1,866 22		
36. (*c*) Interest on bank (overdraft)	3,372 36		
(*d*) Sundry suspense items	.....	14,132 15	
F.—Balance.			
37. (*a*) Cash on hand and in banks	.....	.....	51,707 85
Totals	$390,842 98	$558,506 96	$1,001,057 79
II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (*a*) Loaned on mortgages of realty		$876,605 80	
(*b*) Loaned and invested on or in other securities:			
43. (i) Stocks, bonds and debentures		4,751,661 47	
B.—Other Expenditures.			
51. (*b*) Insurance re mortgages		344 10	
53. (*d*) On Guaranteed Investment Account		1,656,585 87	
(*c*) As executor, trustee, agent, etc.		283,295 23	
C.—Balance.			
54. (*a*) Cash on hand and in banks			205,566 49
Totals		$7,568,492 47	$7,774,058 96

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada—This Company does not issue debentures. Issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911, $80,696.60.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $463,305.94.

4. Average rate of interest per annum paid by the Corporation during 1910: On trust accounts 4%; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) on other securities.
(i) Owned beneficially by the Corporation: (*a*) 6.27%; (*b*) 5.15%.
(ii) Not owned beneficially: (*a*) 6.82%; (*b*) 5.30%.

6. Of the mortgages owned beneficially by the Corporation, $79,980.40 is on realty situate in Ontario, and $755,311.77 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, $1,185,787.23 is on realty situate in Ontario, and $2,045,699.27 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, $1,054.09.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, none.
(ii) Not so owned: No. 5; amount, $8,150.00.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $1,320,842.94.
(ii) Not so owned, $8,915,154.67.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Twenty-five; total of $110,500.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.

13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: A. C. Neff, F.C.A., and C. B. Niles, Toronto, Ont.
For 1911: A. C. Neff, F.C.A., and C. B. Niles, Toronto, Ont.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st April, 1st July, 1st October. Balance of 1910 dividend payable 3rd January, 1911, dividend at rate of 8% per annum; bonus of 2%.

16. What is the date appointed for the Annual Meeting? 2nd February, 1911. Date of last Annual Meeting? 3rd February, 1910.

17. Special General Meetings held in 1910: Dates, none held.

THE CANADA TRUST COMPANY.

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894) Chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., Chap. 111 (D.) passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by sections 3 of the incorporating Act, which powers are (section 4) to be deemed subject to the laws of the Province.

Annual Statement

Of the condition and affairs of The Canada Trust Company, of London, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of twelve directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office.

Thomas G. Meredith, K.C., Pres., London, Ont.;	February, 1910;	February, 1911.
Verschoyle Cronyn, Director, London, Ont.;	"	"
Walter Bell, Director, London, Ont.;	"	"
F. E. Leonard, Director, London, Ont.;	"	"
J. B. McKillop, Director, London, Ont.;	"	"
Prof. Wm. Saunders, Director, Ottawa;	"	"
Dr. F. R. Eccles, Director, London;	"	"
H. S. Blackburn, Director, London;	"	"
Geo. A. Somerville, Director, Toronto, Ont.;	"	"
H. E. Gates, Director, London Ont.;	"	"
George T. Brown, Director, London, Ont.;	April, 1910;	"
Hume Cronyn, Managing-Director, London.		

A.—Permanent capital stock: Total amount authorized, $200,000; total amount subscribed, $200,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
Fully called	2,000	100	200,000	200,000	....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $200,000; total paid thereon	$200,000 00	
4. (*d*) Dividends declared in respect of (1) but not yet paid	5,000 00	
5. (*e*) Unappropriated profits in respect of (1)	4,502 33	
6. (*f*) Reserve fund in respect of (1)	80,000 00	
		$289,502 33
Liabilities to the Public. None.		
Total actual liabilities		$289,502 33
Contingent Liabilities.		
48. Money for which the Corporation is contingently liable, viz.:		
49. (*a*) Principal guaranteed	$556,115 33	
50. (*b*) Interest guaranteed	9,224 03	
		$565,339 36
51 (*c*) Trust funds invested but not guaranteed:		
52. (1) Principal	$883,863 40	
53. (2) Interest	25,271 00	
		909,134 40
54. (*d*) Trust funds uninvested not bearing interest and not guaranteed, nil.		
55. (*e*) Unrealized assets of estates, estimated	$400,405 75	400,405 75
Total contingent liabilities		$1,874,879 51
Gross total liabilities, actual and contingent		$2,164,381 84

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land, less retained to pay prior mortgages, $19,335.49		$260,910 51
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Municipal bonds or debentures owned by company	$16,150 00	
15. (*c*) Public school debentures owned by company	1,595 00	
22. (*j*) Debts secured by loan corporations' permanent stock.	3,568 00	
23. (*k*) Debts secured by stock of other corporations	1,010 00	
		22,323 00
E.—Cash.		
32. (*b*) In banks in Canada, London, Ont.		6,268 82
Total assets owned beneficially by Corporation		$289,502 33

BALANCE SHEET.—Continued.

	II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.		
	A.—As Guarantor.		
	(*a*) Mortgage securities:		
43.	(i) Principal	$481,960 14	
44.	(ii) Interest	14,962 86	
	(*b*) Other securities:		
45.	(i) Principal	65,473 51	
46.	(ii) Interest due and accrued	105 49	
	(iii) Cash in bank	2,837 36	
			$565,339 36
	B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
	(*a*) Mortgage securities:		
47.	(i) Principal	$472,994 32	
48.	(ii) Interest due and accrued	13,649 68	
	(*b*) Other securities:		
49.	(i) Principal	383,834 80	
50.	(ii) Interest due and accrued	9,878 20	
51	(*c*) Unrealized assets of estates, estimated	400,405 75	
52.	(*d*) Trust funds deposited in banks bearing interest but not guaranteed	28,777 40	
			1,309,540 15
	Total Assets II.		$1,874,879 51
	Grant total of Assets I. and II.		$2,164,381 84

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	I—Received by the Corporation for its Own Use.		
	A.—Balance from 31st December, 1909.		
	(*b*) Cash (not already shown under (1)):		
3.	(ii) In bank		$10,857 34
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	$53,652 47	
11.	(ii) Interest	13,679 86	
	(*b*) On other securities:		
12.	(i) Principal	4,824 08	
13.	(ii) Interest or dividends	1,395 81	
			73,552 22
	E.—Miscellaneous.		
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	$8,950 68	8,950 68

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	G.—Receipts from other sources.		
30. (*a*)	Bank interest	$503 56	
(*b*)	Safety deposit box rentals	138 50	
			$642 06
	Total		$94,002 30
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—Balance from 31st December, 1910.		
33. (ii)	In bank	$21,042 90	21,042 90
	B.—Receipts on Account of Investments, etc.		
34. (*a*)	Mortgages: Principal, $115,707.22; interest, $45,668.40	$161,375 62	
35. (*b*)	On other securities: Principal, $64,018.14; interest, $24,775.21	88,793 35	
			250,168 97
	C.—Receipts from Real Estate.		
38. (*b*)	Rents	$29,493 54	29,493 54
	D.—Receipts from other sources.		
39.	Estates moneys received for investments, etc.	$541,025 63	541,025 63
	Total		$841,731 04

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
1. (*a*)	Loaned on mortgages of realty, including assumed mortgages, $7,569.70	$70,642 64	$70,642 64
	B.—Expended on Stock Account.		
8.	Dividends on permanent stock	$10,000 00	10,000 00
	D.—Management Expenses.		
25. (*a*)	Salaries, wages and fees	$4,128 00	
26. (*b*)	Commission or brokerage	843 90	
28. (*d*)	Stationery, postage, printing and advertising	1,524 63	
29. (*e*)	Law costs	149 31	
32. (*h*)	Registration fees	445 00	
			7,090 84

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	F.—Balances.		
37.	(*a*) Cash in banks in Canada		$6,268 82
	Totals		$94,002 30
	II.—Expended on Trust or Agency Account.		
	A.—Loaned or Invested on Capital Account.		
42.	(*a*) Loaned on mortgages of realty	$365,173 83	
	(*b*) Loaned or invested on or in other securities:		
43.	(i) Stocks of other corporations and bonds	108,294 23	$473,468 06
	B.—Other Expenditure.		
53.	(*d*) Sundry returns, payments and disbursements	$336,648 22	336,648 22
	C.—Balance.		
54.	(*b*) Cash in banks in Canada		31,614 76
	Total		$841,731 04

Miscellaneous Statement for the Year ending 31st December, 1910.

1. Amount of Debentures maturing in 1911: Issued in Canada—No debentures issued; Issued elsewhere—no debentures issued.

2. Amount of other existing obligations which will mature in 1911, $157,769.94.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $40,977.25.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, none; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5.540%; (*b*) 5.103%.
   (ii) Not owned beneficially: (*a*) 5.968%; (*b*) 8.273% on par values.

6. Of the mortgages owned beneficially by the Corporation $280,246.00 is on realty situate in Ontario, and none on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, $778,137.00 is on realty situate in Ontario, and $205,400.00 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
    (i) Mortgages owned beneficially, $634,074.00.
    (ii) Not so owned, $2,646,009.00.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Managing Director, $10,000; and other officers, $75,000 =$85,000 in all.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited. As at 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
    For 1910: M. H. Roland and J. F. Kerr.
    For 1911: M. H. Roland and J. F. Kerr.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1910—2½%, and 2nd July, 1910—2½%.

16. What is the date appointed for the Annual Meeting? February, 1911. Date of last Annual Meeting? February 15th, 1910.

17. Special General Meetings held in 1910: Dates. None.

THE NATIONAL TRUSTS COMPANY, LIMITED.

Head Office, Toronto.

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies' Act (R.S.O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies' Act (R.S.O. 1897, c. 206). See the Loan Corporations Act (R.S.O. 1897, c. 205).

Annual Statement

Of the condition and affairs of the National Trusts Company, Limited, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 18-22 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-two directors holding office for one year.

*The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

J. W. Flavelle, President, Toronto, Ont.;	26th January, 1910.
Z. A. Lash, K.C., Vice-President, Toronto, Ont.;	"
E. R. Wood, Vice-President, Toronto, Ont.;	"
W. T. White, Vice-President, Toronto, Ont.;	"
Hon. George A. Cox, Director, Toronto, Ont.;	"
Hon. Mr. Justice Britton, Director, Toronto, Ont.;	"
E. W. Cox, Director, Toronto, Ont.;	"
Elias Rogers, Director, Toronto, Ont.;	"
Robert Kilgour, Director, Toronto, Ont.;	"
H. H. Fudger, Director, Toronto, Ont.;	"
A. E. Kemp, Director, Toronto, Ont.;	"
Sir Wm. MacKenzie, Director, Toronto, Ont.;	"
H. B. Walker, Director, Montreal, Que.;	"
Chester D. Massey, Director, Toronto, Ont.;	"
G. H. Watson, K.C., Director, Toronto, Ont.;	"
J. H. Plummer, Director, Toronto, Ont.;	"
Wm. McMaster, Director, Montreal, Que.;	"
Hon. F. H. Phippen, K.C., Director, Toronto, Ont.;	"
Alexander Laird, Director, Toronto, Ont.;	"
H. Markland Molson, Director, Montreal, Que.;	"
Alex. Bruce, K.C., Toronto, Ont.;	"
W. T. White, General Manager, Toronto, Ont.;	"
W. E. Rundle, Manager, Toronto, Ont.;	"
R. Home Smith, Assistant Manager, Toronto, Ont.;	"
J. C. Breckenridge, Secretary, Toronto, Ont.	

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
1. Fully called.....	10,000	100	1,000,000	1,000,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.
Not Printed.

*At annual meeting succeeding appointment. No permanent date fixed for annual meeting.

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1 (*a*)	Ordinary joint stock capital fully called; total called, $1,000,000; total paid thereon	$1,000,000 00	
4. (*d*)	Dividends declared in respect of (1), but not yet paid	22,500 00	
5. (*e*)	Unappropriated profits on (1)	44,577 62	
6. (*f*)	Reserve fund in respect of (1)	700,000 00	
			$1,767,077 62
	Liabilities to the Public.		
39.	Due on loans in process of completion or to pay assumed mortgages	$49,395 55	49,395 55
	Total actual liabilities		$1,816,473 17
	Contingent Liabilities.		
48.	Money for which the Corporation is contingently liable, viz.:		
49. (*a*)	Principal, guaranteed, together with trust deposits	$5,699,239 04	
51. (*c*)	Trust funds invested but not guaranteed	13,755,882 86	
54. (*d*)	Trust funds uninvested not bearing interest and not guaranteed	2,785,515 28	
	Total contingent liabilities		$22,240,637 18
	Gross total liabilities, actual and contingent		$24,057,110 35

Cr. Assets.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*)	Office premises situate in Toronto, held in freehold	$143,868 91	
	(ii) Office premises situate at Winnipeg, Edmonton and Saskatoon held in freehold	205,587 33	
	(iii) Office premises situate at Montreal, held in freehold	100,404 92	
5. (*b*)	Freehold land (including buildings) other than foregoing	4,871 53	
7. (*d*)	Safe deposit vaults	50,000 00	
8. (*e*)	Rents due and accrued *re* vaults	403 80	
			$505,136 49
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$575,026 98	
11. (*c*)	Interest due or accrued on item (9) and not included therein and including accrued interest on certain mortgages held for Guaranteed Trust Account	100,782 60	675,809 58
12. (*d*)	Of the debts mentioned in item 9, the sum of $8,448.75, due by directors or officers of the Corporation. (Not extended) $8,448.75.		

BALANCE SHEET.—Continued.

C.—Debts not above enumerated for which the Corporation holds securities as follows:			
22. (*j*) Debts secured by call loans on stocks and bonds, etc.	$181,821 22		
26. (*n*) Interest due or accrued	226 03		
			182,047 25
E.—Cash.			
31. (*a*) On hand	$1,199 12		
32. (*b*) In sundry banks	98,848 48		
			100,047 60
F.—Assets not hereinbefore mentioned.			
37. (*a*) Stocks of other Corporations	$205,986 75		
38. (*b*) Railway and other bonds	147,445 50		
			353,432 25
Total assets owned beneficially by the Corporation			$1,816,473 17
II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.			
A.—As Guarantors.			
(*a*) Mortgage securities:			
43. (i) Principal	$4,989,619 86		
44. (ii) Interest due and accrued	950 83		
(*b*) On other securities:			
45. (i) Principal	521,220 39		
46. (ii) Interest due and accrued	6,561 70		
(iii) Cash on hand and in banks	180,886 26		
			$5,699,239 04
B.—As Trustee, Representative, Guardian or Agent (without Guarantee).			
(*a*) Mortgage securities:			
47. (i) Principal	$5,220,406 18		
48. (ii) Interest due	2,590 26		
(*b*) On other securities:			
49. (i) Principal	8,529,963 37		
50. (ii) Interest due, rents, etc.	2,923 05		
52. (*d*) Uninvested trust funds	2,785,515 28		
			$16,541,398 14
Total assets of II.			$22,240,637 18
Gross total assets I. and II.			$24,057,110 35

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

		(Col. 1.)	Total (Col. 4.)
	I.—Received by the Corporation for its Own Use.		
	A.—Balance from 31st December, 1909.		
2.	(i) On hand	.....	$21,337 03
3.	(ii) In bank	.....	110,104 69
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	.....	339,507 44
11.	(ii) Interest	$26,821 06	
	(*b*) On other securities:		
12.	(i) Principal	.....	822,146 49
13.	(ii) Interest or dividends	42,200 82	
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16.	(*a*) Sales	.....	29,284 88
17.	(*b*) Rent	39,784 86	
	E.—Miscellaneous.		
18.	(*a*) Commission, brokerage (or remuneration as Corporate agent, trustee, etc.)	307,213 51	
19.	(*b*) Premiums or bonus on loans	2,889 70	
			418,909 95
	Total		$1,741,290 48
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—Balance from 31st December, 1909.		
	(*b*) Cash:		
32.	(i) On hand		$4,833,087 05
33.	(ii) In bank		
	B.—Received on account of Investments, Loans or Debts.		
34.	(*a*) On mortgages: Principal, $2,062,043.29; interest, $170,218.32		2,232,261 61
35.	(*b*) On other securities: Principal, $6,082,289.27; interest, $459,212.55.		6,541,501 82
	C.—Receipts from Real Estate.		
37.	(*a*) Sales (not included in foregoing items)		1,538,561 78
38.	(*b*) Rents		79,299 83
	D.—Received from other sources.		
39.	(*a*) Estates, capital and revenue (including guaranteed funds)		19,299,373 73
	Total		$34,524,085 82

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

		(Col. 1.)	Total (Col. 4.)
	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
1.	(*a*) Loaned on mortgages of realty	.....	$496,264 96
	(*b*) Loaned or invested in other securities:		
2.	(i) Call loans, stocks, bonds, etc.	.....	750,955 94
6.	(*c*) Real estate purchased	.....	42,169 51
	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation	.....	19,983 58
	B.—Expended on Stock Account.		
8.	Dividend paid on permanent stock	$90,000 00	
	D.—Management Expenses.		
25.	(*a*) Salaries, wages and fees	$140,233 19	
26.	(*b*) Commission or brokerage	13,329 41	
28.	(*d*) Stationery, postage, printing, etc.	25,182 71	
29.	(*e*) Law costs	3,280 00	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	24,269 97	
31.	(*g*) Travelling expenses and inspection expenses	13,986 34	
32.	(*h*) Registration fees	375 00	
33.	(*i*) Other management expenditure	2,818 62	
	E.—Other Expediture.		
34.	Real estate charges	18,393 65	
			$331,868 89
	F.—Balance.		
37.	(*a*) Cash on hand and in banks		100,047 60
	Total		$1,741,290 48
	II.—Expended on Trust or Agency Account.		
	A.—Loaned or Invested on Capital Account.		
42.	(*a*) Loaned on mortgages of realty		$4,948,460 21
	Loaned or invested on or in other securities:		
43.	(i) Call loans, bonds, etc.		6,406,035 32
47.	(*a*) Real estate purchased		1,069,072 94
	B.—Other Expenditure.		
53.	(*d*) Estates, capital and revenue, including guarantee fund		19,134,115 81
	C.—Balance.		
54.	(*a*) On hand and in banks		2,966,401 54
	Total		$34,524,085 82

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, nil; issued elsewhere, nil.

2. Amount of other existing obligations which will mature in 1911: Assumed mortgages and loans in process of completion, $14,165.00; guarantee funds, etc., $365,512.37.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: Company's Funds, $163,997.06.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3¾%; on debentures, nil; on debenture stock, nil.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) On other securities.
(i) Owned beneficially by the Corporation: (*a*) 7%; (*b*) 5½%.
(ii) Not owned beneficially: (*a*) 7%; (*b*) 5½%.

6. Of the mortgages owned beneficially by the Corporation, $63,382.54 is on realty situate in Ontario, and $612,427.04 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, $3,457,148.44 is on realty situate in Ontario, and $6,756,418.69 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, nil.
(ii) Not so owned, $725.00.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, No. 11; amount, $9,973.00.
(ii) Not so owned, No. 8; amount $7,640.00.

10. Estimated aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $1,350,000.
(ii) Not so owned, $20,500,000.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers for a total of $166.500.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? To 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: J. MacKay, G. Edwards, G. Durnford and Messrs. Webb, Read and Hegan.
For 1911: J. MacKay, G. Edwards, G. Durnford and Messrs. Webb, Read and Hegan.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 3rd January, 1st April, 2nd July and 1st October, 2¼% on each.

16. What is the date appointed for the Annual Meeting? None. Date of last Annual Meeting? 26th January, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED.

Head Office, London, Ontario.

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O., 1887, chapter 157. See also R.S.O., 1897, chapters 205-206.

Annual Statement

Of the condition and affairs of the London and Western Trusts Company, Limited, of London, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 382 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of twenty-five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Sir George C. Gibbons, Pres., London, Ont.;	17th February, 1910;	16th February, 1911.
John Labatt, Vice-President, London, Ont.;	"	"
J. L. Englehart, Vice-Pres., Petrolea, Ont.;	"	"
John McClary, Director, London, Ont.;	"	"
George Robinson, Director, London;	"	"
T. H. Smallman, Director, London;	"	"
E. Meredith, K.C., Director, London;	"	"
G. B. Harris, Director, London;	"	"
W. H. Bowlby, K.C., Director, Berlin;	"	"
John Curry, Director, Windsor;	"	"
Major Thos. Beattie, M.P., Director, London;	"	"
J. C. Duffield, Director, London;	"	"
D. Milne, Director, Sarnia;	"	"
M. Masuret, Director, London;	"	"
M. D. Fraser, K.C., Director, London;	"	"
R. W. Puddicombe, Director, London;	"	"
William Ball, Director, Chatham;	"	"
Col. T. R. Atkinson, Director, Simcoe;	"	"
W. J. Reid, Director, London;	"	"
Hon. C. S. Hyman, Director, London;	"	"
A. M. Smart, Director, London;	"	"
John S. Moore, Manager, London, Ont.		

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, 1910; rate, 10 per cent.; gross amount, $50,000; amount paid thereon, $50,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
2. 50 per cent. called	5,000	100	500,000	250,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital 50 per cent. called, $250,000; total paid thereon	$250,000 00	
4. (*d*) Dividends declared in respect of (2) but not yet paid.	7,467 84	
5. (*e*) Unappropriated profits in respect of (2)	6,959 44	
6. (*f*) Reserve fund in respect of (2)	55,000 00	
		$319,427 28
Liabilities to the Public.—None.		
Total actual liabilities		$319,427 28
Contingent Liabilities.		
44. Claims against Corporation not acknowledged as debts:		
45. (*a*) Original assets of estates (estimated value)	$2,318,558 79	
48. Money for which the Corporation is contingently liable, viz.:		
49. (*a*) Principal guaranteed	101,640 47	
50. (*b*) Interest guaranteed	1,186 57	
51. (*c*) Trust funds invested, but not guaranteed:		
52. (i) Principal	1,638,599 63	
53. (ii) Interest	37,126 83	
54. (*d*) Trust funds uninvested, bearing interest and not guaranteed	12,270 90	
Total contingent liabilities		4,109,383 19
Gross total liabilities, actual and contingent		$4,428,810 47

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
1. (*a*) Office premises situate as follows:		
(i) At London, held in freehold	$20,000 00	
7. (*d*) Office fittings	5,000 00	
		$25,000 00
B.—Debts secured by Mortgages of Land.		
9. *a*) Debts secured by mortgages of land	$232,450 00	
11. (*c*) Interest due or accrued on item (9) and not included therein	6,074 67	
		238,524 67
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$7,022 45	
22. (*j*) Debts secured by assignments of legacies and life insurance policies	12,033 67	
23. (*k*) Debts secured by other Company's stocks	28,904 03	

BALANCE SHEET.—Continued.

26. (*n*) Interest due and accrued on items 14, 22, 23, and not included therein	$2,841 24		$50,801 39

E.—Cash.

32. (*b*) In bank	$5,101 22		5,101 22
Total assets owned beneficially by Corporation			$319,427 28

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(*a*) Mortgage securities:

43. (i) Principal	$106,369 80		
44. (ii) Interest due and accrued	2,367 81		

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(*a*) Mortgage securities:

47. (i) Principal	1,515,571 10		
48 (ii) Interest due or accrued.....	34,310 53		

(*b*) Other securities:

49. (i) Principal	118,299 20		
50. (ii) Interest due and accrued	1,635 06		
51. (*c*) Original assets of estates (estimated value)	2,318,558 79		
52. (*d*) Uninvested trust funds	12,270 90		
Total of assets II.			$4,109,383 19
Gross total assets I. and II.			$4,428,810 47

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
3. (ii) Cash in bank			$3,804 78

B.—Sums Received wholly or partly on Capital Stock.

4. (*a*) Calls on joint stock capital.....		$50,000 00	50,000 00

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
	C.—Receipts on account of Investments, Loans or Debts.			
	(a) On mortgages of realty:			
10.	(i) Principal	.....	.....	93,240 18
11.	(ii) Interest	$12,153 49	.....	12,153 49
	(b) On other securities:			
12.	(i) Principal	.....	.....	18,879 22
13.	(ii) Interest	$2,821.07	.....	2,821 07
	D.—Receipts from Real Estate owned Beneficially by Corporation.			
17.	(b) Rents, office building	$466 47		$466 47
	E.—Miscellaneous.			
18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	17,990 84	.....	17,990 84
	G.—Receipts from Other Sources.			
30.	(a) Safe deposit rentals	468 75	.....	468 75
	Total			$199,824 80
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
	A.—Balances from 31st December, 1909.			
33.	(ii) In bank			$42,657 56
	B.—Received on account of Investments, Loans or Debts.			
34.	(a) On mortgages: Principal, $234,392.94; interest, $72,355.61			306,748 55
35.	(b) On other securities: Principal, $63,641.84; interest, $4,159.31			67,801 15
36.	(c) On unsecured debts: Principal, $1,013,835.10; interest, $62,715.17			1,076,550 27
	C.—Receipts from Real Estate.			
37.	(a) Sales (not included in foregoing items)			47,573 33
38.	(b) Rents			21,837 77
	D.—Receipts from other sources, viz.:			
39.	(a) Cash in banks			335,994 18
40.	(b) Sundry other receipts			738,020 93
	Total			$2,637,183 74

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Loaned or Invested on Capital Account.

		(Col. 1.)	(Total Col. 4.)
1.	(*a*) Loaned on mortgages of realty	.....	161,613 81
	(*b*) Loaned on other securities:		
2.	(i) Legacies and life insurance policies	.....	5,663 71
3.	(ii) Assignment of loan companies' stock	.....	500 00

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$13,124 55	13,124 55

D.—Management Expenses.

25.	(*a*) Salary, wages and fees	$9,721 05	
26.	(*b*) Commission or brokerage	1,267 82	
28.	(*d*) Stationery, postage, printing and advertising	1,407 61	
29.	(*e*) Law costs	51 21	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	146 57	
31.	(*g*) Travelling expenses	6 95	
32.	(*h*) Registration fees	200 00	
33.	(*i*) Other management expenditure	298 42	
			$13,099 63

E.—Other Expenditure, viz.:

34.	(*a*) Government and business tax	$520 90	520 90
35.	(*b*) Office equipment	.....	200 98

F.—Balance.

37.	(*b*) Cash in bank, London, Ont.	5,101 22
	Total	$199,824 80

II.—Expended on Trust or Agency Account.

A.—Sums Loaned or Invested on Capital Account.

42.	(*a*) Loaned on mortgages of realty	$607,369 10
	Loaned on other securities:	
43.	(i) Legacies and life insurance policies	1,346 63
44.	(ii) Municipal debentures	51,621 78
45.	(iii) Loan Companies' stocks and debentures	64,100 00
46.	(iv) Loan Company deposits	27,777 31
	(*b*) Incumbrances on realty paid off, viz.:	
48.	(i) Principal	18,063 94
49.	(ii) Interest	1,864 81

B.—Other Expenditures.

50.	(*a*) Commission or remuneration paid for management of estate, trust or agency	26,460 44
51.	(*b*) Rents, taxes and rates	8,425 32
52.	(*c*) Debts or obligations wholly or partly paid: Principal	672,344 67
53.	(*d*) Allowances and advances to beneficiaries of estates	412,355 37
	(*e*) Surrogate fees and succession duties	7,419 76
	(*f*) Sundry other disbursements	725,763 71

C.—Balance.

54.	(*b*) Cash in banks	12,270 90
	Total	$2,637,183 74

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911: $17,225.00, Guaranteed Trust Receipts.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: $225,206.87.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits: none; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.244%; (*b*) 5.748%.
   (ii) Not owned beneficially: (*a*) 5.48%; (*b*) 4.946%.

6. Of the mortgages owned beneficially by the Corporation, all are on realty situate in Ontario.

7. Of the mortgages not owned beneficially by the Corporation, all are on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $585,010.00.
   (ii) Not so owned, $4,173,821.00.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $10,000; other officers, $12,500.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Both.

13. Date when the accounts of the Corporation were last audited. 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: Alfred A. Booker, C.A., and Francis G. Jewell, C.A.
   For 1911: Not yet appointed.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July—6% per annum.

16. What is the date appointed for the Annual Meeting? Third Thursday in February. Date of last Annual Meeting? 17th February, 1910.

17. Special General Meetings held in 1910: Dates. None.

THE TORONTO GENERAL TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap 109, amalgamating into one Company under the above name:

(1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under The Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, the Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also Special Act of the Province of Quebec (2nd June, 1904), 4 Edw. VII., chapter 93.

Annual Statement

Of the condition and affairs of the Toronto General Trusts Corporation, of Toronto, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 59 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Hon. Featherston Osler, K.C., President, Toronto;	February, 1910;*	February, 1911.
W. H. Beatty, Vice-President, Toronto;	"	"
Hon. J. J. Foy, K.C., M.P.P., Vice-President, Toronto	"	"
John L. Blaikie, Director, Toronto;	"	"
W. R. Brock, Director, Toronto;	"	"
Hamilton Cassels, K.C., Director, Toronto	"	"
Sir Wm. Mortimer Clark, K.C., Toronto;	"	"
Hon. W. C. Edwards, Director, Ottawa;	"	"
A. C. Hardy, Director, Brockville;	"	"
Hon. J. M. Gibson, K.C., Director, Toronto;	"	"
John Hoskin, K.C., LL.D., Director, Tunbridge Wells, Eng.;	"	"
Sir Æmilius Irving, K.C., Director, Toronto;	"	"
Hon Robert Jaffray, Director, Toronto;	"	"
J. W. Langmuir, Director, Toronto;	"	"
Thomas Long, Director, Toronto;	"	"
W. D. Matthews, Director, Toronto;	"	"
Hon. Peter Maclaren, Director, Perth, Ont.;	"	"
J. Bruce Macdonald, Director, Toronto;	"	"
Hon. Sir Daniel H. McMillan, K.C.M.G., Director, Winnipeg, Man.;	"	"
Samuel Nordheimer, Director, Toronto ;	"	"
E. B. Osler, M.P., Director, Toronto;	"	"
J. G. Scott, K.C., Director, Toronto;	"	"
Sir Edmund Walker, Director Toronto;	"	"
D. R. Wilkie, Director, Toronto;	"	"
Frederick Wyld, Director, Toronto;	"	"
J. W. Langmuir, Managing Director, Toronto.		
William G. Watson, Secretary, Toronto.		

A.—Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $1,000,000, as more particularly set forth in Schedule A hereto.

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*First Wednesday.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
1. Fully called	10,000	100	1,000,000	1,000,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: Total called, $1,000,000; total paid thereon	$1,000,000 00	
4. (*d*) Dividends declared in respect of (1) but not yet paid	40,000 00	
5. (*e*) Unappropriated profits in respect of (1)	52,844 95	
6. (*f*) Reserve fund in respect of (1)	600,000 00	
		$1,692,844 95
C.—Liabilities to Stockholders other than already shown under A or B.		
26. Profits on municipal debentures held in suspense	$12,813 39	
Balance of auditors' allowance	125 00	
		12,938 39
		$1,705,783 34
Liabilities to the Public. None.		
Total actual liabilities		$1,705,783 34
Contingent Liabilities.		
44. Claims against the Corporation not acknowledged as debts:		
45. (*a*) Interest in reserve	$3,000 00	
48. Money for which the Corporation is contingently liable:		
49. (*a*) Principal guaranteed	5,514,454 26	
51. (*c*) Trust funds invested but not guaranteed:		
52. (i) Principal	14,745,527 65	
53. (ii) Interest	28,781 59	
54. (*d*) Trust and agency funds uninvested bearing bank interest and not guaranteed	709,383 17	
55. (*e*) Other contingent liabilities	8,265 65	
Total contingent liabilities		21,009,412 32
Gross total liabilities, actual and contingent		$22,715,195 66
Unrealized original assets, including real estate mortgages, debentures, stocks and bonds, etc., at inventory value		18,886,101 97
Grand total		$41,601,297 63

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned beneficially by Corporation.

1. (*a*)	Office premises situate as follows:		
2.	(i) At Toronto, held in freehold	$150,000 00	
3.	(ii) At Ottawa, held in freehold	175,000 00	
4.	(iii) At Toronto, held in freehold, new office premises	336,637 39	
5. (*b*)	Freehold land (including buildings) other than foregoing	26,130 97	
			$687,768 36

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$680,047 77	
11. (*c*)	Interest due or accrued on item 9 and not included therein	27,041 40	
			707,089 17

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (*j*)	Debts secured by Joint Stock Company bonds and debentures	$81,600 00	
23. (*k*)	Debts secured by call loans on stock and bonds	80,273 00	
26. (*n*)	Interest due and accrued on items 22 and 23 and not included therein	1,115 28	
			162,988 28

E.—Cash.

32. (*b*)	In banks	144,150 34

F.—Assets not hereinbefore mentioned.

37. (*a*)	Accrued rent, office building and vaults	$3,176 23	
38. (*b*)	Commission	491 46	
39. (*c*)	Sundry items	119 50	
			3,787 19
	Total of assets owned beneficially by Corporation		$1,705,783 34

II.—Assets not owned beneficially by the Corporation but for which the Corporation is Accountable.

A.—As Guarantor.

(*a*) Mortgage securities:

43.	(i) Principal	$4,340,733 44	
44.	(ii) Interest due and accrued	109,769 49	

(*b*) Other securities:

	(i) Principal	1,166,141 31	
			$5,616,644 24

BALANCE SHEET.—Continued.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(*a*) Mortgage securities:			
47.	(i) Principal	$10,680,053 59	
48.	(ii) Interest due	28,913 03	
(*b*) Other securities:			
49.	(i) Principal	4,129,396 35	
51. (*c*)	Unsecured debts, sundries	173 91	
52. (*d*)	Cash on hand and in banks	554,231 20	
			$15,392,768 08
	Total of assets II		$21,009,412 32
	Gross total of assets I and II		22,715,195 66
	Inventory value of unrealized original assets of estates and agencies under administration by Corporation		18,886,101 97
	Grand total of assets		41,601,297 63

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.			
A.—Balance from 31st December, 1909.			
(*b*) Cash not already shown under (1):			
		(Col. 1.)	(Total Col. 4.)
2.	(i) On hand	$39 68	
3.	(ii) In bank	116,966 34	
			$117,006 02
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:			
10.	(i) Principal		128,123 37
11.	(ii) Interest, including profit on guaranteed funds	$153,975 68	
(*b*) On other securities:			
12.	(i) Principal		192,542 22
13.	(ii) Interest or dividends	$6,411 30	
(*c*) Unsecured debts:			
15.	(ii) Interest received from banks	474 35	
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17. (*b*)	Rents	32,064 13	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	E.—Miscellaneous.		
18. (*a*)	Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	$163,523 07	$356,448 53
	G.—Receipts from other sources.		
30. (*a*)	Returns from borrowers		59,382 81
(*b*)	Sundry suspense items		6,158 02
	Total		$859,660 97
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—Balance from 31st December, 1909.		
(*b*)	Cash (not included in 31):		
32.	(i) On hand	$82 14	
33.	(ii) In bank	645,509 16	$645,591 30
	B.—Received on account of Investments, Loans or Debts.		
34. (*a*)	On mortgages: Principal, $2,081,275.56; interest, $1,083,936.45		3,165,212 01
35. (*b*)	On other securities: Principal, $1,918,238.37, interest, $944,545.23.		2,862,783 60
	C.—Receipts from Real Estate.		
37. (*a*)	Sales (not included in foregoing items)		313,115 62
38. (*b*)	Rents		307,985 78
	D.—Receipts from other sources, viz.:		
39. (*a*)	For investments		1,063,248 30
40. (*b*)	Sundry realizations		1,251,064 07
	Total		$9,609,000 68

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.	(Col. 1.)	(Total Col. 4.)
1. (*a*)	Loaned on mortgages of realty		$41,445 10
(*b*)	Loaned or invested in other securities		200,515 22
6. (*c*)	Real estate purchased (new head office construction)		150,717 80
(*e*)	Insurance or taxes advanced on property mortgaged to the Corporation		58,279 02
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$80,000 00	80,000 00

BALANCE SHEET.—Continued.

Expenditure for the year ending 31st December, 1910.

	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$117,113 85	
26.	(*b*) Commission or brokerage	8,075 39	
28.	(*d*) Stationery, postage, printing and advertising	18,981 07	
29.	(*e*) Law costs	180 86	
30.	(*f*) Rent, taxes (other than in 7 and 32) and rates	5,831 50	
31.	(*g*) Travelling expenses	5,404 93	
32.	(*h*) Registration fees and Provincial taxes	1,662 00	
33.	(*i*) Other management expenditure	12,375 00	
			$169,624 60
	(*j*) Wages, fuel, taxes, repairs, etc., to Corporation's premises at Toronto and Ottawa		14,559 81
	E.—Other Expenditures, viz.:		
34.	(*a*) Sundry suspense items		369 08
	F.—Balance.		
37.	(*a*) Cash on hand and in bank		144,150 34
	Total		$859,660 97
	II.—Expended on Trust or Agency Account.		
	A.—Loaned or Invested on Capital Account.		
42.	(*a*) Loaned on mortgages of realty		$2,593,546 03
	(*b*) Loaned or invested on or in other securities		1,740,642 11
47.	(*a*) Real estate purchased		10,000 00
	(*b*) Incumbrances of realty paid off:		
48.	(i) Principal	$51,430 57	
49.	(ii) Interest	23,465 37	
			74,895 94
	B.—Other Expenditures.		
50.	(*a*) Commission or remuneration paid for management of estate, trust or agency (including item 26)		183,279 90
51.	(*b*) Rents, taxes and rates		72,216 17
53.	(*d*) Sundry distributions to beneficiaries, etc		4,380,189 33
	C.—Balance.		
54.	(*a*) Cash on hand and in various banks		554,231 20
	Total		$9,609,000 68

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amountof debentures maturing in 1911: Issued in Canada or issued elsewhere: This Corporation does not issue debentures.

2. Amount of other existing obligations which will mature in 1911: Guaranteed Funds, $91,419.96.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: Beneficially owned, $20,909.50.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, ...; on debentures, ...; on debenture stock. Corporation does not take deposits and does not issue debentures or debenture stock.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) on other securities.
(i) Owned beneficially by the Corporation: (*a*) 6.99%; (*b*) 4.20%.
(ii) Not owned beneficially: (*a*) 5.78%; (*b*) 4.48%.

6. Of the mortgages owned beneficially by the Corporation $208,076.94 is on realty situate in Ontario, and $483,368.56 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation $11,552,006.58 is on realty situate in Ontario, and $3,483,615.81 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, none.
(ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $1,400,000.
(ii) Not so owned, $30,000,000.

11. How often are the securities held by the Corporation valued? On renewal or transfer of mortgage.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and members of the staff are under bonds aggregating $139,500.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Companies.

13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and adresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: R. F. Spence, F.C.A., and George Macbeth.
For 1911: R. F. Spence, F.C.A., and George Macbeth.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January, 4% and 2nd July, 4%.

16. What is the date appointed for the Annual Meeting? First Wednesday in February. Date of last Annual Meeting? 2nd February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE TITLE AND TRUST COMPANY.

Head Office, Toronto, Ont.

Constating Instruments.

The Title and Trust Company was incorporated in 1905, by Special Act of the Parliament of Canada, 4-5 Edward VII., Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to $75,000 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward VII., Chapter 118, the Company was upon the conditions therein specified made admissible to registry under *The Loan Corporations Act;* and initial registry was granted on the 30th August, 1907.

Annual Statement

Of the condition and affairs of The Title and Trust Company at 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on the southeast corner of Bay and Richmond Streets, in the City of Toronto, in the Province of Ontario.

The Board is constituted of thirteen directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

E. F. B. Johnston, K.C., Pres., Toronto, Ont.; 19th February, 1910; 25th February, 1911.
Hon. W. A. Charlton, Vice-Pres., Toronto, Ont.; " "
Noel Marshall, Vice-President, Toronto, Ont.; " "
W. J. Gage, Vice-President, Toronto, Ont.; " "
Geo. H. Hees, Director, Toronto, Ont.; " "
W. K. George, Director, Toronto, Ont.; " "
W. R. Hobbs, Director, Toronto, Ont.; " "
R. Wade, Director, Orillia, Ont.; " "
J. B. Tudhope, M.P.P., Director, Orillia, Ont.; " "
Allan McPherson, Director, Longford Mills, Ont.; " "
Jacob Kohler, M.P.P., Director, Cayuga, Ont.; " "
J. A. Kammerer, Director, Toronto, Ont.; " "
John J. Gibson, Managing Director, Toronto, Ont.
J. M. Prentiss, Secretary, Toronto, Ont., 1st June, 1910.

A.—Permanent capital stock: Total amount authorized, $1,000,000, total amount subscribed, $263,500, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Date, 29th September, 1907. Rate per cent., 10 per cent. Gross amount, $26,350. Amount paid thereon, $25,850.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
2. 40 per cent. called.....	2,635	100	263,500	104,625	775
4. Paid in advance of calls.....	.....	.....	....	3,200	.....
Totals.....	2,635	....	263,500	107,825	775

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 40 per cent. called, $105,400; total paid thereon	$104,625 00	
3. (*cc*) Joint stock capital paid in advance of calls	3,200 00	
5. (*e*) Unappropriated profits	4,646 91	
		$112,471 91
Liabilities to the Public.		
40. Other liabilities to public, viz.:		
41. (*a*) Customers' funds in hand for closing purchases	$283 71	
42. (*b*) Survey account to be paid, for which funds were left with us	8 00	
		291 71
Total actual liabilities		$112,763 62
Contingent Liabilities.		
48. Money for which the Corporation is contingently liable, viz.:		
51. (*c*) Trust funds invested but not guaranteed:		
52. (i) Principal	$144,030 30	
54. (*d*) Trust funds uninvested not bearing interest and not guaranteed	5,859 57	
Total contingent liabilities		149,889 87
Gross total liabilities, actual and contingent		$262,653 49

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.	
B.—Debts secured by Mortgages of Land.	
9. (*a*) Debts secured by sale agreements	$8,506 45
11. (*c*) Interest due and accrued on item 9	154 32
The above sale agreements were assigned to the Company by Syndicate composed partly of Directors and Officers.	
C.—Debts not above enumerated for which the Corporation holds securities as follows:	
14. (*b*) Debts secured by Municipal Bonds or Debentures	92,244 26
26. (*n*) Interest due and accrued on item 14 and not included therein	1,295 59
D.—Unsecured Debts.	
27. (*a*) Disbursements (Registration fees, etc., made on behalf of clients)	61 49
28. (*b*) Sundry accounts receiveable	7,103 10
E.—Cash.	
31. (*a*) On hand	526 07
32. (*b*) In banks	1,138 75

BALANCE SHEET.—Continued.

	F.—Assets not Hereinbefore Mentioned.		
37.	(*a*) Office furniture		1,300 00
38.	(*b*) Bonus paid for lease of office less proportionate amount written off each month and charged to rent		433 59
	Total assets owned beneficially by Corporation		112,763 62
	II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.		
	B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
	(*a*) Mortgage securities:		
47.	(i) Principal	$45,161 81	
	(*b*) Other securities:		
49.	(i) Real estate at cost	35,477 69	
50.	Amount secured by land contracts	63,390 80	
52.	(*d*) Uninvested Trust Fund in banks	5,859 57	
	Total of assets II.		149,889 87
	Gross total of assets I. and II.		$262,653 49

Note.—Assets reported in 1909 but written off in 1910, $259.92, written off bonus on lease.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	I.—Received by the Corporation for its Own Use.			
	A.—Balances from 31st December, 1909.	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
	(*a*) Cash not already shown under (1)):			
2.	(i) On hand	.....	$659 17	$659 17
3.	(ii) In bank	.....	6,789 56	6,789 56
	B.—Sums Received wholly or partly on Capital Stock.			
4.	(*a*) Calls on joint stock capital	.....	$300 00	300 00
	(*aa*) Joint stock capital received in advance of calls	.....	1,200 00	1,200 00
	C.—Receipts on Account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty: Land contracts:			
10.	(i) Principal	.....	1,684 95	1,684 95
11.	(ii) Interest	$452 95	.....	452 95
	(*b*) On other securities:			
12.	(i) Principal	.....	87 50	87 50
13.	(ii) Interest or dividend	4,437 87	.....	4,437 87
	E.—Miscellaneous.			
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	11,724 16	.....	11,724 16
	F.—Borrowed Money.			
26.	(*b*) Borrowed by taking deposits	.....	19,098 03	19,098 03

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
G.—Receipts from other sources.			
Fees paid by clients for various expenses on their behalf (insurance, legal, etc.)	$854 09	.....	$854 09
30. (*a*) Received for item previously charged to general expense	5 00	.....	5 00
(*b*) Fees for guaranteeing titles to real estate	2,909 51	.....	2,909 51
(*c*) Amounts received from clients for closing sales	137,057 74	.....	137,057 74
Totals	$157,441 32	$29,819 21	$187,260 53
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balance from 31st December, 1909.			
(*b*) Cash (not included in 31):			
32. (i) On hand	.....	$93 93	
33. (ii) In bank	.....	440 93	
(iii) In bank	.....	422 25	
			$957 11
B.—Receipts on account of investments, loans and debts.			
35. (*b*) On other securities: Principal, $7,512.85; interest, $3,956.28	$3,956 28	7,512 85	11,469 13
C.—Receipts from Real Estate.			
37. (*a*) Sales	.....	33,356 17	33,356 17
38. (*b*) Rents	1,433 75	.....	1,433 75
D.—Receipts from other sources, viz.:			
39. (*a*) From clients for investment	.....	202,768 53	202,768 53
Totals	$5,390 03	$244,594 66	$249,984 69

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
1. (*a*) Loaned on mortgage of realty	.....	$9,706 82	$9,706 82
C.—Borrowed Money (other than foregoing or interest thereon paid):			
19. (*b*) Deposits: Principal, $22,490.07; Interest, $33.22	.....	22,523 29	22,523 29
D.—Management Expenses.			
25. (*a*) Salaries, wages and fees	$8,110 50	.....	.....
26. (*b*) Commission or brokerage	808 15	.....	.....
28. (*d*) Stationery, postage, printing, etc.	2,201 73	.....	.....
29. (*e*) Law costs	820 35	.....	.....

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates	$2,122 25	.....	.....
31. (*g*) Travelling expenses	94 95	.....	.....
32. (*h*) Registration fees	626 53	.....	.....
33. (*i*) Other management expenditure	1,113 40	.....	.....
			$15,897 86
E.—Other expenditure, viz.:			
34. (*a*) Accrued interest on mortgages purchased	.....	$26 58	26 58
35. (*b*) Paid for surveys, registration fees in Registry Office	.....	667 13	667 13
36. (*c*) Paid in closing sales for clients	.....	136,774 03	136,774 03
F.—Balance.			
37. (*a*) Cash on hand and in banks	.....	.....	1,664 82
Totals	$15,897 86	$169,697 85	$187,260 53
II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (*a*) Loaned on mortgages of realty	.....	$17,985 50	$17,985 50
(*b*) Loaned or invested on, or in other securities, viz:			
43. (i) Corporation bonds	.....	1,060 97	1,060 97
47. (*a*) Real estate purchased	.....	72,188 41	72,188 41
48. Returned corpus to clients	.....	138,688 84	138,688 84
B.—Other Expenditures.			
50. (*a*) Commission or remuneration paid for management of estate, trust or agency (including item 26)	$4,066 62	.....	4,066 62
51. (*b*) Rents, taxes and other expenses	1,952 01	.....	1,952 01
52. (*c*) Debts or obligations wholly or partially paid: Principal, $4,600.00; interest, $3,211.52	3,211 52	4,600 00	7,811 52
53. (*d*) Rents collected and paid over to clients.	.....	371 25	371 25
C.—Balance.			
54 (*b*) Cash on hand and in banks	.....	5,859 57	5,859 57
Totals	$9,230 15	$240,754 54	$249,984 69

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911: None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: None.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 3½%; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910: (*a*) on mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation; (*a*) 6%; (*b*) 4.66.%
   (ii) Not owned beneficially: (*a*) 6%; (*b*) 6%.

6. Of the mortgages owned beneficially by the Corporation $8,506.45 is on realty situate in Ontario, and none on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation $31,810.84 is on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, Secretary, $4,000 and $2,000 respectively.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? 20th February, 1911.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: Thomas Jenkins and James Hardy.
   For 1911: Thomas Jenkins and James Hardy.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? None.

16. What is the date appointed for the Annual Meeting? 25th February. Date of last Annual Meeting? 19th February, 1910.

17. Special General Meetings held in 1910: None.

THE ROYAL TRUST COMPANY.

Head Office, Montreal, Que.

Constating Instruments.

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q.), and by 59 Vict. (1895), chap. 67 (Q.), and by 63 Vict. (1900), chap. 76 (Q.)

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII., chap. 103, to transact business therein as specified in section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect to all business relating to property, rights or interest in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts Companies Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

Annual Statement

Of the condition and affairs of the Royal Trust Company at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 107 St. James Street, in the City of Montreal, Quebec.

The chief agency for Ontario is situate at corner of Queen and Yonge Streets, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is M. S. L. Richey, and his address is Royal Trust Company, Toronto, Ontario.

The Board is constituted of sixteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office.

Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., President, Montreal;	8th Nov., 1910;	14th Nov., 1911.
Sir Edward Clouston, Bart., Vice-President, Montreal;	"	"
Sir H. Montague Allan, Director, Montreal;	"	"
R. B. Angus, Director, Montreal;	"	"
A. Baumgarten, Director, Montreal;	"	"
E. B. Greenshields, Director, Montreal;	"	"
C. M. Hays, Director, Montreal;	"	"
C. R. Hosmer, Director, Montreal;	"	"
Sir W. C. Macdonald, Director, Montreal;	"	"
Hon. R. Mackay, Director, Montreal;	"	"
Sir Wm. C. Van Horne, K.C.M.G., Director, Montreal;	"	"
A. Macnider, Director, Montreal;	"	"
H. V. Meredith, Director, Montreal;	"	"
David Morrice, Director, Montreal;	"	"
James Ross, Director, Montreal;	"	"
Sir T. G. Shaughnessy, K.C.V.O., Director, Montreal;	"	"
Hugh Robertson, Manager, Montreal;	"	"
A. E. Holt, Assistant Manager and Secretary;	"	"

A.—Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date 30th June, 1909; rate 30%; gross amount $300,000; amount paid thereon; $300,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	10,000	100	1,000,000	1,000,000	.....
Totals.....	10,000	....	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital; fully called; total called, $1,000,000 total paid thereon		$1,000,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid		30,000 00	
5. (*e*) Unappropriated profits on (1)		37,884 63	
6. (*f*) Reserve fund in respect of (1)		1,000,000 00	
			$2,067,884 63

Liabilities to the Public.

40. Other liabilities to the public:		
41. (*a*) Rent and other charges accrued to date	$6,679 97	
		6,679 97
Total actual liabilities		$2,074,564 60

Contingent Liabilities.

48. Money for which the Corporation is contingently liable, viz.:		
49. (*a*) Principal guaranteed	255,860 21	
51. (*c*) Trust funds invested but not guaranteed:		
52. (i) Principal	37,577,313 02	
54. (*d*) Trust funds uninvested	1,611,169 85	
55. (*e*) Agency funds uninvested	1,651,663 37	
56. (*f*) Judicial surety, indemnity and other bonds	356,224 12	
Total contingent liabilities		41,452,230 57
Gross total liabilities, actual and contingent		$43,526,795 17

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*)	Office premises situate as follows.		
2.	(i) At Montreal, held in freehold		$178,363 38
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land and buildings	$355,773 99	
11. (*c*)	Interest due and accrued on item (9) and not included therein	6,087 62	
			361,861 61
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*)	Municipal bonds and debentures	$43,366 66	
18. (*f*)	Stock or Bonds of any of the Provinces of Canada..	25,000 00	
22. (*j*)	Railway and other corporation securities	1,111,869 27	
23. (*k*)	Deposits with Provincial Governments	270,000 00	
26. (*n*)	Interest due or accrued on items 14 to 23 and not included therein	14,065 21	
			1,464,301 14
	D.—Unsecured Debts.		
27. (*a*)	Balances on sundry accounts, including commissions, fees, etc., due	$25,544 10	
28. (*b*)	Office furniture	6,663 50	
			32,207 60
	E.—Cash		
31. (*a*)	On hand	$310 00	
33.	(i) In bank	37,520 87	
			37,830 87
	Total assets owned beneficially by the Corporation.....		$2,074,564 60

NOTE.—Assets reported in 1909, but written off in 1910 (not extended) $18,317.48.

II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.

A.—As Guarantors.

(*a*)	Mortgage securities:		
43.	(i) Principal	$160,360 21	
(*b*)	On other securities:		
45.	(i) Principal	95,500 00	
	B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
(*a*)	Mortgage securities:		
47.	(i) Principal	5,829,514 81	
(*b*)	On other securities:		
49.	(i) Principal	31,747,798 21	
52. (*d*)	Uninvested trust funds	1,611,169 85	
53. (*e*)	Uninvested agency funds	1,651,663 37	
54. (*f*)	Securities held against judicial surety, indemnity, and other bonds	356,224 12	
	Total of assets II		41,452,230 57
	Gross total of assets I and II		$43,526,795 17

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1909.

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1.	(*b*) Cash (not already shown under (i)):			
2.	(i) On hand			$250 00
3.	(ii) In bank			71,259 29
	C.—Receipts on Account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:			
10.	(i) Principal			277,656 07
11.	(ii) Interest	$20,413 13		
	(*b*) On other securities:			
12.	(i) Principal			1,259,482 38
13.	(ii) Interest or dividends	43,503 40		
	(*c*) Secured debts:			
14.	(i) Principal			203,764 74
15.	(ii) Interest	3,282 93		
	D.—Receipts from Real Estate Owned Beneficially by Corporation.			
	(*b*) Rents	6,184 82		
	E.—Miscellaneous			
18.	(*a*) Commission, brokerage (or remuneration as Corporate Agent, etc.)	374,967 42		448,351 70
	Total			$2,260,764 18

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1909.

	(*b*) Cash:			
33.	(ii) In bank $1,221,475 51			
	B.—Received on Account on Investments, Loans or Debts.			
34.	(*a*) On mortgages: Principal, $1,034,138.20; interest, $344,602.38		1,378,740 58	
35.	(*b*) On other securities: Principal, $11,572,132.18; interest, $3,499,662 78 .....15,071,794 96			
	C.—Receipts from Real Estate.			
37.	(*a*) Sales (not included in foregoing items).....		539,196 88	
38.	(*b*) Rents		142,804 05	
	D.—Receipts from other sources.			
39.	(*a*) Estate and agencies (Capital and Revenue Account) realizations, receipts, etc. 23,211,809 59			41,565,821 57
	Total $43,826,585 75			

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Total Col. 4.)
1. (*a*)	Loaned on mortgages of realty	.....	$430,366 13
(*b*)	Loaned or invested in other securities	.....	1,468,199 07
6. (*c*)	Improvements to real estate	.....	2,104 48

B.—Expended on Stock Account.

8.	Dividend paid on permanent stock	$140,000 00	140,000 00

D.—Management Expenses.

25. (*a*)	Salaries, wages and fees	112,479 00	
26. (*b*)	Commission or brokerage	1,299 74	
28. (*d*)	Stationery, postage, printing, and advertising	15,233 30	
29. (*e*)	Law costs	1,645 59	
30. (*f*)	Fuel, rent, taxes (other than 7 and 32) and rates	22,183 12	
31. (*g*)	Travelling expenses	3,246 89	
32. (*h*)	Registration fees	365 00	
33. (*i*)	Other management expenditure	19,723 11	
			176,175 75

E.—Other Expenditures, viz.:

34. (*a*)	Office furniture	.....	6,087 88

F.—Balance.

37. (*a*)	Cash on hand and in bank	.....	37,830 87
	Total		$2,260,764 18

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (*a*)	Loaned on mortgages of reality	$3,593,806 32	
(*b*)	Loaned or invested on or in other securities	14,187,662 09	
47. (*a*)	Real estate purchased	177,934 99	
(*b*)	Incumbrances on realty paid off, viz.:		
48.	(i) Principal	57,082 26	
49.	(ii) Interest	3,379 00	

B.—Other Expenditures.

53. (*d*)	Estate and agencies, payments on account of capital and revenue, etc.	20,283,123 69	

C.—Balances.

54. (*b*)	Cash in banks	3,262,833 22	
			41,565,821 57
	Total		$43,826,585 75

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada: no debentures issued; issued elsewhere: no debentures issued.

2. Amount of other existing obligations which will mature in 1911. None.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $327,055.27.

4. Average rate of interest per annum paid by the Corporation during 1910: on deposits, on debentures, on debenture stock: no deposits taken or debentures issued.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) on other securities.
(i) Owned beneficially by the Corporation: (*a*) about 5½%; (*b*) about 5%.
(ii) Not owned beneficially: (*a*) about 5½%; (*b*) about 5%.

6. Of the mortgages owned beneficially by the Corporation, $18,095.00 is on realty situate in Ontario, and $337,678.99 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation $464,169.97 is on realty situate in Ontario, and $5,525,705.05 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, $131.54.
(ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, number, 2; amount, $2,019.26.
(ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $637,815.50.
(ii) Not so owned, $10,822,335.81.

11. How often are the securities held by the Corporation valued? Quarterly.

12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively. All officers of the Company, for a total of $116,000.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited, 30th September, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: James Hutchinson, C.A., and C. S. M. Brown.
For 1911: James Hutchinson, C.A., and C. S. M. Brown.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 31st March, 2½%; 30th June 2½%; 30th September, 2½% and bonus of 4%; 31st December, 1910, 3%.

16. What is the date appointed for the Annual Meeting? Second Tuesday in November. Date of last Annual Meeting? 8th November, 1910.

17. Special General Meetings held in 1910: Dates. None.

MERCANTILE TRUST COMPANY OF CANADA, LIMITED.

Head Office, Hamilton, Ont.

Constating Instruments.

The Mercantile Trust Company of Canada, Limited, was incorporated by Letters Patent of the Dominion of Canada, bearing date 12th November, 1906.

Authorized by special Act of the Legislature of Ontario, 7 Edw. VII., chap. 115, to transact business therein as specified in section 1 (3) of the said Act, which enacts as follows:

"(3) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Trust Companies Act, and shall be subject to the general provisions of the said Act, and of the general public law of the said Province relating to trust companies and trusts."

Annual Statement

Of the condition and affairs of the Mercantile Trust Company at 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Bank of Hamilton Building, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

Hon. William Gibson, Pres., Beamsville, Ont.;	17th January, 1910;	23rd January, 1911.
Cyrus A. Birge, Vice-President, Hamilton, Ont.;	"	"
Henry L. Roberts, Vice-President, Grimsby, Ont.;	"	"
James Turnbull, Director, Hamilton, Ont.;	"	"
Hon. John S. Hendrie, Director, Hamilton, Ont.;	"	"
J. J. Green, Director, Hamilton, Ont.;	"	"
A. E. Dyment, Director, Toronto, Ont.;	"	"
Stanley Mills, Director, Hamilton, Ont.;	"	"
W. H. Merritt, M.D., Director, St. Catharines, Ont.;	"	"
George Rutherford, Director, Hamilton, Ont.;	"	"
J. F. Kavanagh, Director, Hamilton, Ont.;	"	"
C. C. Dalton, Director, Toronto, Ont.;	"	"
W. A. Wood, Director, Hamilton;	"	"
John I. McLaren, Director, Hamilton;	"	"
S. C. Macdonald, Manager-Secretary, Hamilton, Ont.;	"	"

A. Permanent capital stock: Total amount authorized, $250,000; total amount subscribed, $250,000.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date, 1st July, 1910; rate per cent., 50 per cent; gross amount, $25,000. Amount paid thereon, $25,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
2. 50 per cent. called.....	2,500	100	250,000	125,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 50 per cent. called; total called, $125,000; total paid thereon	$125,000 00	
4. (*d*) Dividends declared in respect of (2) but not yet paid	3,750 00	
5. (*e*) Unappropriated profits in respect of (2)	3,762 32	
6. (*f*) Reserve fund	15,000 00	
		$147,512 32
Liabilities to the Public		
27. Deposits, special	$14,152 81	
37. Owing to banks	210,019 49	
		224,172 30
Total actual liabilities		$371,684 62
Contingent Liabilities		
48. Money for which the Corporation is contingently liable, viz.:		
49. (*a*) Principal guaranteed	$223,864 10	
50. (*b*) Interest guaranteed	95 56	
51. (*c*) Trust funds invested but not guaranteed:		
52. (i) Principal	132,858 45	
53. (ii) Interest	167 84	
54. (*d*) Trust funds uninvested bearing bank interest and not guaranteed	31,126 25	
55. (*e*) Other contingent liabilities	614,937 36	
Total Contingent Liabilities		$1,003,049 56
Gross total liabilities, actual and contingent		$1,374,734 18

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts other than item (10) secured by mortgages of land	$303,513 59	
11. (*c*) Interest due and accrued on item (9)	15,287 01	
		$318,800 60

BALANCE SHEET.—Continued.

C.—Debts not above enumerated for which the Corporation holds securities as follows:			
22. (*j*) Debts secured by stocks, bonds and debentures		$44,960 22	
23. (*k*) Debts secured by collateral security		1,501 50	
26. (*n*) Interest due or accrued on items 22 and 23 and not included therein		1,008 01	
			$47,469 73
D.—Unsecured Debts.			
27. (*a*) Sundry accounts receivable		$4,410 82	4,410 82
E.—Cash.			
31. (*a*) On hand			244 59
F.—Assets not hereinbefore mentioned.			
37. (*a*) Office furniture		758 88	758 88
Total assets owned beneficially by Corporation			$371,684 62
II.—Assets not owned beneficially by Corporation, but for which the Corporation is acountable.			
A.—As Guarantors.			
(*a*) Mortgage securities:			
43. (i) Principal		$214,477 50	
44. (ii) Interest due or accrued		9,244 23	
(iii) Cash in bank		237 93	
			$223,959 66
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(*a*) Mortgage securities:			
47. (i) Principal		$131,318 45	
48. (ii) Interest		167 18	
(*b*) On other securities:			
49. (i) Principal		1,540 00	
50. (ii) Interest due		66	
52. (*d*) Uninvested trust funds		31,126 25	
(*e*) Inventoried value of unrealized original assets of estates, trusts, etc.		614,937 36	
			779,089 90
Total of Assets II.			$1,003,049 56
Gross total Assets I. and II.			$1,374,734 18

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.			
A.—Balance from 31st December, 1909.			
1. (*b*) Balance on hand		$46 65	
B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on joint stock permanent capital.		25,000 00	
5. (*b*) Premiums on (4)	2,500 00		
C.—Receipts on Account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:			
10. (i) Principal		88,931 05	
11. (ii) Interest, including profits on guaranteed investments, etc.	17,294 77		
(*b*) On other securities:			
12. (i) Principal		294,369 50	
13. (ii) Interest or dividends	5,438 89		
E.—Miscellaneous.			
18. (*a*) Commission, brokerage (or remuneration as Corporate Agent, etc.)	10,189 27		
19. (*b*) Premiums or bonus on loans	1,114 88		
F.—Borrowed Money.			
25. (*a*) Bank or other advances, discounts or overdrafts		210,019 49	
26. (*b*) Borrowed by taking deposits		14,090 00	
G.—Receipts from other sources.			
30. (*a*) Safe deposit vaults	656 50		
(*b*) Suspense items		11,587 29	
Totals	$37,194 31	$644,043 98	$681,238 29
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balance from 31st December, 1909.			
(*b*) Cash (not included in 31):			
33. (ii) In bank		$71,225 25	
B.—Received on account of Investments, Loans or Debts.			
34. (*a*) On mortgages: Principal, $33,553,25; interest, $17,742.39		51,295 64	
35. (*b*) On other securities: Principal, $300.00; interest, $42.99		342 99	
C.—Receipts from Real Estate.			
38. (*b*) Rents		19,467 18	
D.—Receipts from other sources.			
39. (*a*) On guaranteed Investment account		46,504 79	
40. (*b*) As executor, trustee, etc.		192,042 61	
Total		$380,878 46	$380,878 46

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
1. (*a*) Loaned on mortgages of realty	.....	$175,294 49	
(*b*) Loaned on or invested in other securities:			
2. (i) Collateral loans	.....	1,501 50	
3. (ii) Stocks, bonds and debentures	.....	276,688 30	
(*e*) Insurance or taxes advanced on property mortgaged to Corporation	$97 85		
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	6,000 00		
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
18. (*a*) Bank account (principal and interest)..	11,307 31	171,017 79	
19. (*b*) Deposits: Principal, $6,800.00; interest, $226.56	226 56	6,800 00	
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries, wages and fees.....	6,854 61		
26. (*b*) Commission or brokerage	1,657 50		
28. (*d*) Stationery, postage, printing and advertising	1,991 18		
29. (*e*) Law costs	106 06		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	2,208 95		
31. (*g*) Travelling expenses	275 90		
32. (*h*) Registration fees	705 00		
33. (*i*) Other management expenditure	434 27		
E.—Other Expenditure, viz.:			
34. (*a*) Office furniture	.....	258 88	
35. (*b*) Accrued interest on bonds, and debentures to date of purchase	2,180 58		
36. (*c*) Suspense items	.....	15,386 97	
F.—Balance			
37. (*a*) Cash on hand	.....	244 59	
Totals	$34,045 77	$647,192 52	$681,238 29
II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (*a*) Loaned on mortgages of realty	.....	$132,122 70	
(*b*) Loaned and invested on or in other securities		1,040 00	
B.—Other Expenditures.			
53. (*d*) On guaranteed investment account	.....	37,966 43	
(*e*) As executor, trustee, etc.		178,385 15	
C.—Balances.			
54. (*b*) In banks		31,364 18	
Total	.....	$380,878 46	$380,878 46

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada; issued elsewhere. None. Company does not issue debentures.

2. Amount of other existing obligations which will mature in 1911. Guaranteed Funds, $8,227.94.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911. $91,061.07.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, 4.65%.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) on other securities.
(i) Owned beneficially by the Corporation, (*a*) 7.76%; (*b*) 5.25%.
(ii) Not owned beneficially: (*a*) 6.79%; (*b*) 6%.

6. Of the mortgages owned beneficially by the Corporation, $54,227 47 is on realty situate in Ontario, and $249,188.27 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation $143,666.95 is on realty situate in Ontario, and $202,125.00 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
(i) Funds or securities owned beneficially, none.
(ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
(i) Owned beneficially, ...
(ii) Not so owned, ...

10. Aggregate market value of land mortgaged to the Corporation:
(i) Mortgages owned beneficially, $997,648.
(ii) Not so owned, $1,064,329.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively. Five members of the staff, aggregating $13,000.00.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited. 14th January, 1911.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed:
For 1910: C. S. Scott, F.C.A., and G. E. F. Smith, C.A., Hamilton, Ont.
For 1911: C. S. Scott, F.C.A., and G. E. F. Smith, C.A., Hamilton, Ont.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st February and 15th July; 6% per annum.

16. What is the date appointed for the Annual Meeting? Not appointed. Date of last Annual Meeting, 23rd January, 1911.

17. Special General Meetings held in 1910: Dates, 30th November, 1910; 14th December, 1910.

THE TRUSTS AND GUARANTEE COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated on the 24th February, 1897, by Letters Patent of Ontario issued under R.S.O., 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206) and the Loan Corporations Act (R.S.O. 1897, c. 205).

Annual Statement

Of the condition and affairs of The Trusts and Guarantee Company, Limited, of Toronto, Ont., at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 45 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

Hon. J. R. Stratton, M.P., President, Toronto;	27th January, 1911;	26th January, 1912
D. W. Karn, Vice-President, Woodstock;	"	"
C. Kloepfer, Vice-President, Guelph;	"	"
Hon. Senator McMillan, Director, Alexandria;	"	"
A. F. McLaren, Director, Stratford;	"	"
W. J. Sheppard, Director, Waubaushene;	"	"
W. Thoburn, M.P., Director, Almonte;	"	"
J. H. Adams, Director, Toronto;	"	"
W. A. Dowler, K.C., Director, Fort William;	"	"
Matthew Wilson, K.C., Director, Chatham;	"	"
Lloyd Harris, M.P., Director, Brantford;	"	"
James J. Warren, Director, Toronto;	"	"
C. E. Ritchie, Director, Akron, Ohio;	"	"
A. C. Flumerfelt, Director, Victoria, B.C.;	"	"
James J. Warren, General Manager, Toronto.		

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $2,000,000; as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$
Fully called	1,129½	100	112,950	112,950 00	.....
20 per cent. called	18,870½	100	1,887,050	376,060 00	1,350
Paid in advance of calls	.....	...	.....	814,349 57	.....
Totals	20,000	.....	2,000,000	1,303,359 57	1,350

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: Total called, $112,950.00; total paid thereon	$112,950 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total, $377,410.00; total paid thereon	376,060 00	
3. (*cc*) Joint stock capital received in advance of calls	814,349 57	
4. (*d*) Dividends declared in respect of (1), (2) and (3) but not paid	38,609 52	
5. (*e*) Unappropriated profits in respect of (1), (2) and (3)	235,589 51	
		$1,577,558 60
Liabilities to the Public. None.		
Total actual liabilities		$1,577,558 60
Contingent Liabilities.		
48. Moneys for which the Corporation is contingently liable, viz.:		
49. (*a*) Principal guaranteed together with trust deposits	$2,860,123 51	
50. (*b*) Interest guaranteed	2,088 61	
51. (*c*) Trust funds invested but not guaranteed	3,352,120 64	
54. (*d*) Trust funds uninvested bearing interest and not guaranteed	449,258 02	
Total contingent liabilities		$6,663,590 78
Grand total liabilities, actual and contingent		$8,241,149 38

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (*a*) Office premises as follows:		
2. (1) At Toronto, Calgary and Brantford, held in freehold and leasehold, including Safe Deposit Vaults	$215,930 55	
5. (*b*) Freehold land (including buildings) other than foregoing	96,349 83	
		$312,280 38
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land with interest accrued		501,147 04
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (*j*) Debts secured by stocks, bonds and miscellaneous securities	$667,416 69	
26. (*n*) Interest due and accrued on item 22	7,157 50	
		674,574 19

BALANCE SHEET.—Continued.

	D.—Unsecured Debts.		
27.	(*a*) Open accounts		$25,962 67
	E.—Cash.		
32.	(*b*) In banks		63,594 32
	Total assets owned beneficially by Corporation		$1,577,558 60
	II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.		
	A.—As Guarantor.		
	(*a*) Mortgage securities:		
43.	(i) Principal	$1,712,031 51	
44.	Interest due and accrued	34,152 89	
	(*b*) On other securities:		
45.	(i) Principal	1,050,870 38	
46.	(ii) Interest due and accrued	25,627 89	
	(iii) Cash on hand and in banks	39,529 45	
			$2,862,212 12
	B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
	(*a*) Mortgage securities:		
47.	(i) Principal	$694,497 48	
	(*b*) Other securities:		
49.	(i) Principal	2,657,623 16	
52.	(*d*) Uninvested trust funds	449,258 02	
			3,801,378 66
	Total of assets II.		$6,663,590 78
	Gross total of assets I. and II.		$8,241,149 38

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1909.

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
	(*b*) Cash (not already shown under (1)):			
3.	(ii) In bank	.....	$49,644 22	
	B.—Sums received wholly or partly on Capital Stock.			
4.	(*a*) Calls on joint stock permanent capital and joint stock capital received in advance of calls	.....	52,250 00	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

		(Col 1.)	(Col 3.)	(Total Col. 4.)
	C.—Received on account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:			
10.	(i) Principal	.....	$115,841 19	
11.	(ii) Interest, including profit on guaranteed trust account	$47,740 16	.....	
	(*b*) On other securities:			
12.	(i) Principal	.....	189,620 50	
13.	(ii) Interest or dividends	61,474 42	.....	
	D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16.	(*a*) Sales (not included in any of the foregoing items)	.....	2,724 64	
	E.—Miscellaneous.			
18.	(*a*) Commission, brokerage (or remuneration as Corporate agent, trustee, etc.)	66,530 60	.....	
	G.—Receipts from Other Sources.			
30.	(*a*) Open accounts	.....	9,626 11	
	Totals	$175,745 18	$419,706 66	$595,451 84
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
	A.—Balances from 31st December, 1909.			
32.	(i) On hand		$11,047 89	
33.	(ii) Cash in bank		424,221 68	
	B.—Receipts on account of Investments, etc.			
34.	(*a*) Mortgages: Principal, interest		141,892 20	
35.	(*b*) On other securities: Principal, interest		1,679 720 16	
	D.—Received from other sources.			
39.	(*e*) Estates, trusts and agencies: Capital and revenue, realization, receipts, etc.		14,703,929 14	
	Total		$16,960,811 07	$16,960,811 07

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
	I.—Expended on Corporation Account.			
	A.—Sums Loaned or Invested on Capital Account.			
1.	(*a*) Loaned on mortgages of realty	.....	$46,990 60	
	(*b*) Loaned or invested on other securities:			
2.	(i) Debentures, stocks and other securities	.....	288,271 81	
6.	(*c*) Real estate purchased	.....	37,587 53	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

B.—Expended on Stock Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
8. Dividends paid on permanent stock and interest paid on Joint Stock Capital received in advance of calls	$74,596 51		
D.—Management Expenses.			
25. (*a*) Salaries, wages and fees	45,179 96		
28. (*d*) Stationery, postage, printing and advertising	7,811 18		
29. (*e*) Law costs	108 50		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	12,090 55		
31. (*g*) Travelling expenses	893 25		
32. (*h*) Registration fees	250 00		
33. (i) Other management expenditure ..	4,541 83		
E.—Other Expenditure, viz.:			
34. (*a*) Open accounts		$12,906 30	
35. (*b*) Office premises, etc.		629 50	
F.—Balance.			
37 (*a*) Cash on hand and in bank			$63,594 32
Totals	$145,471 78	$386,385 74	$595,451 84
II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (*a*) Loaned on mortgages of realty		$1,166,156 81	
(*b*) In other securities, viz.:			
44. (ii) Call loans, stocks, bonds and other securities		1,725,558 66	
B.—Other Expenditures.			
53. (*d*) Estates, trusts and agencies; payments on account of capital, revenue, etc..		13,580,308 13	
C.—Balance.			
54. (*b*) Cash on hand and in banks	$488,787 47		
Totals		$16,472,023 60	$16,960,811 07

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, nil; issued elsewhere, nil.

2. Amount of other existing obligations which will mature in 1911, $59,875.00.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, $58,700.

4. Average rate of interest per annum paid by the Corporation during 1910: on trust deposits, short term, 4%; long term, 5%.

5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) 5.9%.
   (ii) Not owned beneficially: (*a*) 7.1%; (*b*) 6.3%.

6. Of the mortgages owned beneficially by the Corporation $..... is on realty situate in Ontario, and $501,147.04 is on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, $1,293,131.13 is on realty situate in Ontario, and $1,113,397.86 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, No., 1; amount, $2,697.85.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $750,000.
   (ii) Not so owned, $4,852,000.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively. Staff, $63,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee.

13. Date when the accounts of the Corporation were last audited: 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: Harry Vigeon, F.C.A., and B. Pontifex, C.A.
   For 1911: Harry Vigeon, F.C.A., and B. Pontifex, C.A.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1910, and 2nd July, 1910, both at the rate of 6% per annum.

16. What is the date appointed for the Annual Meeting? Last Thursday in January. Date of last Annual Meeting? 27th January, 1911.

17. Special General Meetings held in 1910: Dates. None.

THE IMPERIAL TRUSTS COMPANY OF CANADA.

Head Office, Toronto, Ontario.

Incorporated on the 23rd day of June, 1887, by Special Act of the Dominion of Canada, 50-51 Vic. c. 115 (D.), which in 1890 was amended by 53 Vic. c. 101 (D.).

Annual Statement

Of the condition and affairs of the Imperial Trusts Company of Canada, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

James H. Mitchell, President, Toronto;	8th February, 1910;	14th February, 1911.
A. J. Jackson, Vice-President, Toronto;	"	"
J. W. Seymour Corley, K.C., Director, Toronto;	"	"
W. A. Mitchell, Director, Toronto;	"	"
A. C. McMaster, Director, Toronto;	"	"
E. W. Day, Director, Days Land, Alta.;	"	"
W. H. Pearson, Jr., Director, Toronto;	"	"
E. J. B. Duncan, Director, Toronto;	"	"
C. E. Corbold, Secretary, Toronto.		

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made date 30th June, 1904. Rate per cent. 15 per cent. on 302 shares; gross amount, $4,530. Amount paid thereon, $4,580 00.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
2. 25 per cent. called	4,000	100	400,000	*100,050	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

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*Includes $50 paid in advance of call.

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 25 per cent. called: Total called, $100,000; total paid thereon.....	$100,050 00	
4. (*d*) Dividends declared in respect of (2).....	3,001 50	
5. (*e*) Unappropriated profits in respect of (2).....	10,998 37	
6. (*f*) Reserve fund in respect of (2)	40,000 00	
		$154,049 87
Liabilities to the Public.		
39. Due on loans in process of completion or to pay assumed mortgages	$5,356 55	
40. Other liabilities to public, viz.:		
41. (*a*) Advances obtained on real estate, including interest to 31st December, 1910	64,737 50	
43. (*c*) Sundry accounts payable	753 91	
		70,847 96
Total actual liabilities		$224,897 83
II.—Contingent Liabilities.		
48. Money for which the Corporation is contingently liable:		
49. (*a*) Trust funds received for investment, including trust deposits and interest to 31st December, 1910....	$301,952 43	
51. (*c*) Trust funds invested but not guaranteed:		
52. (i) Advances obtained on stocks and debentures for investment, including interest to 31st December, 1910	180,853 79	
55. (*e*) Unclaimed balances	36 46	
		482,842 68
Estimated value of estates, assets, mortgages and other securities held in trust, etc., in hands of Company and not invested by Company		2,309,533 18
Gross total liabilities, actual and contingent.....		$3,017,273 69

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (*a*) Office premises situate as follows:		
3. (ii) At 15 Richmond Street West, Toronto, held in leasehold	$67,980 93	
5. (*b*) Freehold land (including buildings) other than foregoing	100,000 00	
		$167,980 93
B.—Debts secured by Mortgages of Land.		
9. (*a*) Deed with right of redemption.....	$16,500 00	16,500 00
D.—Unsecured Debts.		
27. (*a*) Sundry accounts receivable	$915 73	
29. (*c*) Accrued dividends	911 75	
		1,827 48

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*) On hand		$1,072 41	
32. (*b*) In banks, Loan Company		10,936 37	
			$12,008 78

F.—Assets not hereinbefore mentioned.

37. (*a*) Office furniture		$1,779 04	
39. (*c*) Port Hood Coal Company bonds		1 00	
40. (*d*) Port Hood Coal Company stock		1 00	
41. (*e*) Colonial Investment and Loan Company's fully paid permanent preference stock		24,799 60	
			26,580 64
Total assets owned beneficially by Corporation			$224,897 83

II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.

A.—As Guarantor.

(*a*) Mortgage securities:

43. (i) Principal		$4,360 00	
(ii) Interest		53 30	

(*b*) Other securities:

45. Call and time loans: Principal, $114,196.03; interest accrued, $3,646.34		117,842 37	
(i) Principal bonds and stocks of other Corporations		347,930 11	
46. (ii) Interest accrued		4,056 25	

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

51. (*c*) Unsecured debts, accounts receivable		$112 16	
52. (*d*) Uninvested trust funds: Cash in hand and in banks		8,488 49	
			$482,842 68
Estimated values of mortgages and other securities held in trust, etc., in hands of the Company as executors, agents, trustees, etc., not invested by Company			2,309,533 18
Gross total assets I. and II.			$3,017,273 69

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1909.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
(i) On hand (ii) In bank	.....	.....	$68 79

B.—Sums received wholly or partly on Capital Stock.

4. (*a*) Calls on joint stock permanent capital	.....	$117 08	117 08

C.—Receipts on account of Investments, Loans or Debts.

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1910.

		(Col. 1.)	(Col. 3.)	(Col. 4.)
	(*b*) On other securities:			
12.	(i) Principal	.....	.....	$85,592 67
13.	(ii) Interest or dividends	$3,250 23	.....	3,250 23
	D.—Receipts of Real Estate Owned Beneficially by Corporation.			
17.	(*b*) Rents	1,248 94	.....	1,248 94
	E.—Miscellaneous.			
18.	Commission, brokerage (or Remuneration as Corporation Agent, Trustee, etc.)	20,402 22	.....	20,402 22
	F.—Borrowed Money.			
29.	(*e*) Borrowed and assumed otherwise, viz.: On real estate	.....	.....	64,000 00
	Totals	$24,901 39	$117 08	$174,679 93
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
	A.—Balance from 31st December, 1909.			
31.	(*b*) Cash: (i) On hand	.....	.....	$2,051 45
33.	(ii) In bank	.....	.....	4,652 67
	B.—Received on Account of Investments, Loans or Debts.			
34.	(*a*) On mortgages: Principal, $5,910.00; interest, $601.79	.....	.....	6,511 79
35.	(*b*) On other securities: Principal, $272,283.05; interest, $28,482.80	.....	.....	300,765 85
	D.—Receipts from other sources, viz.:			
39.	(*a*) Deposits	.....	.....	1,130,355 92
40.	(*b*) Funds borrowed for investment purposes	.....	.....	150,104 67
	Sundry receipts, realizations, including guaranteed funds not otherwise itemized	.....	.....	63,417 14
	Total	.....	.....	$1,657,859 49

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty	.....	$16,500 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	(*b*) Loaned or invested on other securities:		
2.	(i) Stock of other corporations		$21,797 23
6.	(*c*) Real estate purchased		75,000 00
7.	(*d*) Incumbrances on realty paid off		1,270 80
	(*e*) Insurance and charges, or taxes advanced on property mortgaged to the Corporation		342 15
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$8,997 48	8,997 48
	C.—Borrowed Money or Interest thereon paid, viz.:		
22.	(*e*) Loans on stocks issued in Canada repaid: Principal, $20,000; interest, $225.34	225 34	20,225 34
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$9,037 03	
26.	(*b*) Commission or brokerage	232 25	
28.	(*d*) Stationery, postage, printing and advertising	1,881 44	
29.	(*e*) Law costs	81 00	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32), and rates	2,599 72	
32.	(*h*) Registration fees and Government tax	380 00	
33.	(*i*) Other management expenditure	1,000 05	
			15,211 49
	E.—Other Expenditure, viz.:		
34.	(*a*) Office furniture	$105 65	
35.	(*b*) Sundry repairs and improvements to real estate	1,132 41	
36.	(*c*) Ground rent office premises	2,088 60	
			$3,326 66
	F.—Balances.		
37.	(*a*) Cash on hand and in Loan Company		12,008 78
	Totals		$174,679 93
	II.—Expended on Trust or Agency Account.		
	A.—Sums loaned or Invested on Capital Account.		
	(*b*) Loaned or invested on or in other securities, viz.:		
43.	(i) Call loans, stocks, etc.		$369,646 01
	B.—Other Expenditures.		
52.	(*c*) Debts or obligations wholly or partly paid: Principal, $119,764.77; interest $6,389.69		126,154 46
53.	(*d*) Deposits repaid		1,074,156 80
50.	(*a*) Sundry payments and disbursements, including guarantee funds not otherwise itemized		80,152 88
	C.—Balances.		
54.	(*b*) Cash on hand and in banks		7,749 34
	Total		$1,657,859 49

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911: Not including call loans, $9,000.00.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911: $24,997.00.

4. Average rate of interest per annum paid by the Corporation during 1910: On deposits, about 4 1-16%; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) Deed (with right of redemption) about 12%; (*b*) 7 1-3%.
   (ii) Not owned beneficially: (*a*) 6½%; (*b*) 7%.

6. Of the mortgages owned beneficially by the Corporation $16,500 is on realty situate in Ontario, and nil on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation $3,600 is on realty situate in Ontario, and $760 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially.
   (ii) Not so owned, nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, nil.
   (ii) Not so owned, nil.

10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $25,000.
   (ii) Not so owned, $17,000.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Secretary, $20,000; Accountant, $15,000; Clerks, 2, at $5,000 each; 2 at $2,000 each; Messenger, $1,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.

13. Date when the accounts of the Corporation were last audited? December 31st 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
   For 1910: Clarkson and Cross.
   For 1911: Clarkson and Cross.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively? 1st January, 3%; 1st July, 3%.

16. What is the date appointed for the Annual Meeting? 14th February, 1911. Date of last Annual Meeting? 8th February, 1910.

17. Special General Meetings held in 1910: Dates, none.

THE GUARDIAN TRUST COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, dated the 8th day of April, 1910, issued under The Ontario Companies Act. Registered on the Trusts Company Register, 6th May, 1910.

Annual Statement

Of the condition and affairs of The Guardian Trust Company, Limited, of Toronto, as at 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of three directors holding office for one year or until their successors are appointed.

The Directors and chief executive officers of the Corporation at 31st December, 1910, were as follows, together with their respective terms of office:

Cawthra Mulock, President, Toronto.
Charles Wurtele, Director, Toronto.
A. N. Stewart, Director, Toronto.
R. G. O. Thomson, General Manager, Toronto, 1st May, 1910.
E. W. McNeil, Secretary, Toronto, 1st May, 1910.

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $750,000; as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 8th April, 1910; rate per cent, 20%; gross amount, $150,000; amount paid thereon, $150,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remainin unpaid calls. g
		$	$	$	$
2. 20 per cent. called....	7,500	100	750,000	150,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called $150,000.00; total paid thereon.....	$150,000 00	
5. (*e*) Unappropriated profits in respect of (2).....	558 77	
		$150,558 77
Liabilities to Public.		
40. Other liabilities to public, viz.:		
41. (*a*) Accounts payable, including rents to date.....	$4,430 04	4,430 04
Total actual liabilities		$154,988 81
II.—Contingent Liabilities.		
51. (*c*) Trust funds invested but not guaranteed:		
52. (i) Principal	$327,974 80	
53. (ii) Interest	682 17	
54. (*d*) Trust funds uninvested bearing interest and not guaranteed	13,261 39	
Total contingent liabilities		$341,918 36
Gross total liabilities, actual and contingent.....		$496,907 17

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
D.—Unsecured Debts:		
27. (*a*) Balance on sundry accounts, including commission, fees, etc., due	$1,362 29	
28. (*b*) Office furniture	500 00	
		$1,862 29
E.—Cash.		
31. (*a*) On hand	$33 36	
32. (*b*) In bank	153,093 16	
		153,126 52
Total assets owned beneficially.....		$154,988 81
II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.		
B.—As Trustee, Representative, Guardian or Agent (without guarantee.)		
(*a*) Mortgage securities:		
47. (i) Principal	$327,959 80	
48. (ii) Interest due	682 17	
51. (*c*) Unsecured debts	15 00	
52. (*d*) Uninvested Trust funds	13,261 39	
Total of assets II.....		$341,918 36
Gross total assets I. and II.		$496,907 17

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
I.—Received by the Corporation for its Own Use.			
B.—Sums Received wholly or partly on Capital Stock.			
4. (*a*) Calls on joint stock capital	.....	$150,000 00	$150,000 00
E.—Miscellaneous.			
18. (*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	$4,049 80	.....	4,049 80
G.—Receipts from other sources.			
30. (*a*) Bank interest	3,173 31	.....	3,173 31
(*c*) Sundry receipts	.....	.....	3,399 24
	$7,223 11	$150,000 00	$160,622 35
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
B.—Receipts on account of Investments, etc.			
34. (*a*) Mortgages: Principal, $3,742.56; interest, $3,210.21	.....		$6,952 77
D.—Received from other sources.			
39. (*e*) Estates, trusts and agencies: Capital and revenue	.....		28,369 87
Total	.....		$35,322 64

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

I.—Expended on Corporation Account.		
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$3,629 47	
26. (*b*) Commission or brokerage	18 20	
28. (*d*) Stationery, postage, printing and advertising	486 02	
29. (*e*) Law costs	175 00	
30. (*f*) Rent, taxes (other than in 7 and 32) and rates	312 50	
31. (*g*) Travelling expenses	145 49	
32. (*h*) Registration fees	55 00	
33. (*i*) Other management expenditure	174 23	
		$4,995 91
E.—Other Expenditures, viz.:		
34. (*a*) Sundry suspense items	.....	$4 79
35. (*b*) Furniture	60 13	560 13
36. (*c*) Organization expenses	1,935 00	1,935 00
F.—Balance.		
37. (*a*) Cash on hand and in banks	.....	153,126 52
Totals	$6,991 04	$160,622 35

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

	II.—Expended on Trust or Agency Account.	
	A.—Loaned or Invested on Capital Account.	
42. (*a*)	Loaned on mortgages of realty	$4,500 00
	B.—Other Expenditures.	
50. (*a*)	Commission or remuneration paid for management of estate, trust or agency (including item 26)	464 05
51. (*b*)	Rents, taxes and rates	58 90
53. (*d*)	Estates, trusts and agencies, payments on account, revenue, etc.	17,038 30
	C.—Balance.	
54. (*a*)	Cash on hand and in various banks	13,261 39
	Total	$35,322 64

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

5. Average rate of interest per annum received by the Corporation during 1910:
(*a*) On mortgages of realty; (*b*) on other securities.
(ii) Not owned beneficially: (*a*) 5.57%.

7. Of the mortgages not owned beneficially by the Corporation, $327,959.80 is on realty situate in Ontario, and none on realty situate elsewhere.

10. Estimated aggregate market value of land mortgaged to the Corporation:
(ii) Not owned beneficially, $889,800.00.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers for a total of $10,000.
(*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

13. Date when the accounts of the Corporation were last audited? 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
For 1910: George Edwards and A. Mullin, Toronto, Ont.
For 1911: George Edwards and A. Mullin, Toronto, Ont.

16. What is the date appointed for the Annual Meeting? None. Date of last Annual Meeting? 30th January, 1911.

17. Special General Meetings held in 1910: Date, 9th January, 1911.

THE FIDELITY TRUSTS COMPANY OF ONTARIO.

Head Office, London, Ontario.

Incorporated on the twenty-third of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations Act, R.S.O. 1897, Chapter 205.

Annual Statement

Of the condition and affairs of the Fidelity Trusts Company of Ontario, London, Ontario, at the 31st December, 1910, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1910, were as follows, together with their respective terms of office:

T. H. Purdom, President, London, Ont.;	10th February, 1911;	February, 1912.
John Ferguson, Vice-President, London, Ont.;	"	"
W. J. McMurtry, Director, Toronto, Ont.;	"	"
John Purdom, Director, London, Ont.;	"	"
Samuel Wright, Director, London, Ont.;	"	"
John Milne, Director, London, Ont.;	"	"
Alex. Purdom, Director, London, Ont.;	"	"
Nathaniel Mills, Managing-Director, London, Ont.;	"	"

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

*Class 2.—Fixed and permanent capital stock created by virtue of Loan Corporations Act.

Description.	Total amount issued and subsisting at 31st December, 1910.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called stock.....	1,040	100	104,000	104,000	.....
2. Partly called stock	1.100	100	110,000	11,000	99,000
3. Subscribed, but nothing paid	860	100	86,000	.....	86,000
Totals.....	3,000	.....	300,000	115,000	185,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1910.

(Not printed.)

*See note p. 352 *infra*.

BALANCE SHEET AS AT 31ST DECEMBER, 1910.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
*A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital, fully called; total called, $104,000; total paid thereon	$104,000 00	
2. (*b*) Ordinary joint stock capital, 10 per cent. called; total called, $11,000; total paid thereon	11,000 00	
4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid	3,779 10	
5. (*e*) Unappropriated profits in respect of (1) and (2)	470 82	
		$119.249 92
Liabilities to the Public.—None.		
Total actual liabilities		$119,249 92
Contingent Liabilities.		
48. Money for which the Corporation is contingently liable, viz.:		
49. (*a*) Principal		$5,000 00
51. (*c*) Trust funds invested but not guaranteed:		
52. (i) Principal		104,216 13
Other contingent liabilities, rents		8 75
Total Contingent Liabilities		$109,224 88
Gross total liabilities, actual and contingent		$228,474 80

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.	
C.—Debts not above enumerated for which the Corporation holds securities as follows:	
22. (*j*) Debts secured by stocks and bonds	$110,000 00
26. (*n*) Interest due and accrued on item 22 and not included therein	2,685 00
E.—Cash.	
32. (*b*) In bank and Loan Company	6,564 92
Total assets owned beneficially by Corporation	$119,249 92
II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.	
A.—As Guarantor.	
(*a*) Mortgage securities:	
43. (i) Principal	$5,000 00

*10% paid up by certain stockholders, certain other stockholders were allowed to pay in full without a call having been made.

BALANCE SHEET.—Continued.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
	(*b*) Other securities:	
49.	(i) Principal . . .	97,100 00
52.	(*d*) Uninvested trust funds	7,124 88
	Total of assets II.	$109,224 88
	Gross total of assets I. and II.	$228,474 80

CASH ACCOUNT.

Receipts for the year ending 31st December, 1910.

	I.—Received by the Corporation for its Own Use.	
	B.—Sums received wholly or partly on Capital Stock.	
4.	(*a*) Calls on Joint Stock Permanent Capital	$115,000 00
	C.—Receipts on Account of Investments, Loans or Debts.	
	(*b*) On other securities:	
13.	(ii) Interest or dividends	1,990 36
	E.—Miscellaneous.	
18.	(*a*) Commission, brokerage (or remuneration as Corporate Agent, etc.)	2 60
	Totals . . .	$116,992 96
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.	
	D.—Receipts from other sources.	
39.	(*a*) Estates and Trusts under administration	104,216 13
40.	(*b*) Guaranteed investment	5,000 00
41.	(*c*) Rents collected	52 00
	Totals. . .	$109,268 13

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1910.

	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
		Total (Col. 4.)
	(*b*) Loaned or invested in other securities:	
2.	(i) Stocks and bonds	$110,000 00
	D.—Management Expenses.	
3.	(*d*) Stationery, postage, printing and advertising	401 04
7.	(*h*) Registration fee	27 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1910.

F.—Balance.

37.	(*b*) Cash in bank and Loan Company	6,564 92
		$116,992 96

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42.	(*a*) Loaned on mortgages of realty	$5,000 00
	(*b*) Loaned and invested on or in other securities:	
44.	(ii) Stocks	97,100 00

B.—Other Expenditures.

51.	(*b*) Rents	43 25

C.—Balance.

54.	(*a*) Cash in loan company	7,124 88
	Totals	$109,268 13

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1910.

1. Amount of Debentures maturing in 1911: Issued in Canada, none; issued elsewhere, none.

2. Amount of other existing obligations which will mature in 1911, none.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1911, none.

4. Average rate of interest per annum paid by the Corporation during 1910: on deposits, none; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1910:
   (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) none; (*b*) 6.37%.
   (ii) Not owned beneficially: (*a*) 6%; (*b*) 4%.

6. Of the mortgages owned beneficially by the Corporation, none on realty situate in Ontario, and none on realty situate elsewhere.

7. Of the mortgages not owned beneficially by the Corporation, $5,000 is on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1910, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1910, viz.:
   (i) Owned beneficially, none.
   (ii) Not so owned, none.

10. Aggregate market value of land mortgaged to the Corporation:
    (i) Mortgages owned beneficially, none.
    (ii) Not so owned, $10,000.00.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. None.

13. Date when the accounts of the Corporation were last audited: 31st December, 1910.

14. Names and addresses of the auditors respectively for 1910, and for 1911 (if appointed):
    For 1910: John Lochead and Francis B. Ware.
    For 1911: John Lochead and Francis B. Ware.

15. What were the dividend days of the Corporation in 1910, and what rate or rates of dividend were paid on those days respectively. None.

16. What is the date appointed for the Annual Meeting? February.

17. Special General Meetings held in 1910: Date, 20th April, 1910.

COMPARATIVE TABLES

SHOWING

LIABILITIES, ASSETS, RECEIPTS AND EXPENDITURES, ETC.

COMPARATIVE

Showing Liabilities

Liabilities and Assets.	Loan Companies having only permanent stock.		Loan Companminating stock manent stock minating
	1909.	1910.	1909.
Capital Stock.	$ c.	$ c.	$ c.
Capital authorized (permanent)	89,160,110 36	89,793,443 76	.....
Capital subscribed (permanent)	48,417,720 36	46,223,683 76	6,164,130 55
Capital subscribed (terminating)	.....	.....	2,310,890 00
Liabilities.			
Liabilities to Shareholders:			
Permanent—Stock fully paid up	24,221,437 33	26,166,144 75	1,900,010 00
Permanent—Stock paid up in part	6,883,037 72	7,231,345 92	3,510,995 31
Terminating—Stock fully paid	.....	.....	7,596 03
Terminating—Prepaid	.....	.....	298,722 13
Terminating—Instalment stock	.....	.....	636,551 57
Reserve fund	14,315,034 14	14,808,776 76	537,991 49
Dividends declared and unpaid	898,324 77	898,939 34	139,793 25
Contingent fund	251,977 26	139,943 62	20,143 56
Unappropriated profits	780,457 10	967,701 08	19,255 34
Profits on terminating stock	.....	.....	99,342 23
Other liabilities to shareholders	488,219 07	472,754 04	8,396 75
Total liabilities to shareholders	47,838,487 39	50,685,605 51	7,178,797 66
Liabilities to the public:			
Deposits	17,870,547 66	18,614,820 51	879,289 02
Interest on deposits	66 898 33	71,274 45	10,597 98
Debentures payable in Canada	17,727,253 59	18,913,006 58	2,505,827 68
Debentures payable elsewhere	46,700,441 23	51,256,159 78	332,265 64
Debenture stock	2,951,983 71	1,316,793 47	.....
Interest on debentures and debenture stock	653,871 53	691,241 68	40,308 46
Due on loans in process of completion	384,157 85	525,586 02	17,352 22
Borrowed on mortgages and on other securities	12,863 38	7,500 00	15,193 42
Owing to banks	90,570 71	386,937 27	2,305 89
Other liabilities to public	605,800 20	1,203,457 88	126,066 72
Total liabilities to public	87,064,388 19	92,986,777 61	3,929,207 03
Contingent liabilities	.....	.....	.....
Grand total liabilities to shareholders and public	134,902,875 58	143,672,383 12	11,108,004 69
Assets.			
Debts secured by mortgages of land—Mortgages of realty	109,977,549 73	117,013,939 66	8,303,465 91
Debts secured by mortgages of land—Mortgaged land held for sale	417,541 63	489,919 54	109,883 93
Interest	1,128,038 41	925,124 32	85,174 17
Debts secured by:			
Municipal debentures and debenture stock	3,620,497 80	3,064,382 62	1,200 00
Government securities	47,057 50	29,455 80	20,393 34
Shareholders' stock	660,516 51	656,911 02	184,957 61
Stocks, bonds and securities, other than foregoing	12,041,632 09	14,427,568 89	1,473,913 37
Office premises	1,846,259 49	1,833,278 73	362,303 07
Freehold land	99,915 54	57,765 70	154,746 42
Office furniture	13,601 74	27,327 97	22,694 20
Cash	4,995,451 36	5,032,679 37	326,910 47
Other assets	54,813 78	114,029 50	62,362 20
Balance—profit and loss	.....	.....	.....
Total assets owned beneficially	134,902,875 58	143,672,383 12	11,108,004 69
Assets not owned beneficially	.....	.....	.....
Grand total of assets	134,902,875 58	143,672,383 12	11,108,004 69

TABLES.

and Assets.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Totals.	
1910.	1909.	1910.	1909.	1910.	1909.	1910.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
.....	11,030,000 00	15,530,000 00	13,750,000 00	16,250,000 00	113,940,110 36	121,573,443 76
6,208,230 00	4,245,140 80	5,043,999 80	7,913,500 00	8,963,500 00	66,740,491 71	66,439,413 56
1,964,700 00	.....	.....	.....	.....	2,310,890 00	1,964,700 00
1,963,010 00	1,752,481 00	2,600,000 00	4,612,950 00	4,716,950 00	32,486,878 33	35,446,104 75
3,522,115 33	1,272,723 58	1,234,262 14	1,644,417 49	1,934,284 57	13,311,174 10	13,922,007 96
2,550 00	.....	.....	.....	.....	7,596 03	2,550 00
295,787 20	.....	.....	.....	.....	298,722 13	295,787 20
573,236 77	.....	.....	.....	.....	636,551 57	573,236 77
612,000 00	692,166 67	732,166 67	2,745,000 00	3,140,000 00	18,290,192 30	19,292,943 43
141,151 86	38,995 80	25,335 86	189,271 59	201,607 96	1,266,385 41	1,270,038 02
20,353 11	36,429 30	14,477 71	14,813 39	12,813 39	323,363 51	217,587 83
18,036 56	547,736 87	2,198,519 86	355,600 79	437,280 61	1,703,050 10	3,621,538 11
103,280 61	.....	.....	.....	.....	99,342 23	103,280 61
9,8 5 87	1,296 25	.....	200 00	125 00	498,112 07	482,704 91
7,264,350 31	4,341,829 47	6,834,762 24	9,562,253 26	10,443,061 53	68,921,367 78	75,227,779 59
853,121 48	387,271 48	369,632 44	10,215 28	14,152 81	19,147,323 44	19,851,727 24
16,846 07	3,190 89	2,917 72	.....	.....	80,687 20	91,038 24
2,883,514 88	493,320 00	732,680 00	.....	.....	20,726,401 27	22,529,201 46
578,139 37	536,461 42	746,117 35	.....	.....	47,569,168 29	52,580,416 50
.....	.....	.....	.....	.....	2,951,983 71	1,316,793 47
51,420 94	13,038 96	12,462 27	.....	.....	707,218 95	755,124 86
8,295 04	70,120 54	.....	108,905 46	54,752 10	580,536 07	588,633 16
41,562 20	180,000 00	1,080,689 24	20,000 00	64,737 50	228,056 80	1,194,488 94
102,021 45	1,115,389 17	.....	171,017 79	210,019 49	1,379,283 56	698,978 21
135,853 14	61,725 38	114,308 55	12,135 32	25,145 34	805,727 62	1,478,764 91
4,670,774 57	2,860,517 84	3,058,807 57	322,273 85	368,807 24	94,176,386 91	101,085,166 99
.....	.....	.....	95,184,092 84	132,416,192 41	95,184,092 84	132,416,192 41
11,935,124 88	7,202,347 31	9,893,569 81	105,068,619 95	143,228,061 18	258,281,847 53	308,729,138 99
8,394,415 94	554,698 01	1,686,940 26	3,418,274 55	4,042,813 69	122,253,988 20	131,138,109 55
109,252 78	.....	63,996 10	20,183 52	9,316 34	547,609 08	672,484 76
83,489 31	35,284 74	149,543 06	361,673 68	383,669 83	1,610,171 00	1,541,826 52
1,200 00	.....	247,634 65	293,742 85	170,190 27	3,915,440 65	3,483,407 54
32,340 00	.....	.....	25,000 00	25,000 00	92,450 84	86,795 80
191,290 89	2,376 49	1,566 86	.....	.....	847,850 61	849,768 77
1,990,221 30	3,264,309 28	4,689,991 92	3,242,237 62	3,468,751 33	20,022,092 36	24,576,533 14
407,953 34	.....	.....	1,482,903 33	1,610,006 41	3,691,465 89	3,851,238 48
225,050 51	2,755,017 15	2,268,089 18	390,191 27	361,910 11	3,399,870 38	2,912,815 50
21,916 47	1,581 38	1,542 05	66,362 06	66,001 42	104,239 38	116,787 91
416,168 89	162,919 26	396,419 15	522,921 64	588,126 20	6,008,202 73	6,433,423 61
61,825 45	13,868 67	15,769 15	56,196 34	6,083 17	187,240 99	277,707 27
.....	412,292 33	372,047 43	4,840 25	.....	417,132 58	372,047 43
11,935,124 88	7,202,347 31	9,893,569 81	9,884,527 11	10,811,868 77	163,097,754 69	176,312,946 58
.....	.....	.....	95,184,092 84	132,416,192 41	95,184,092 84	132,416,192 41
11,935,124 88	7,202,347 31	9,893,569 81	105,068,619 95	143,228,061 18	258,281,847 53	308,729,138 99

COMPARATIVE

Showing Receipts

Receipts and Expenditure.	Loan Companies having only permanent stock.		Loan Companminating stock manent stock minating
	1909.	1910.	1909.
Receipts.	$ c.	$ c.	$ c.
Received by the Corporation for its own use.			
Cash Balance 31st December, 1908-1909	4,053,025 48	3,952,699 12	357,692 20
Received from shareholders during the year	171,773 33	923,829 59	175,909 39
Received from borrowers and investments (principal and interest)	30,315,430 56	28,052,237 79	2,763,499 26
Real estate — Rents	87,427 23	95,454 34	19,379 99
Real estate — Sales	131,520 71	97,721 85	71,180 52
Bank advances	321,140 24	567,764 57	2,305 89
Borrowed money	.....	.....	10,000 00
Received from depositors during the year	33,983,641 70	38,263,521 92	2,018,594 46
Debentures issued during the year	9,930,466 47	12,240,321 74	1,045,413 02
Debenture stock	.....	48,666 67	.....
Bank interest	79,745 50	56,863 04	8,118 95
Miscellaneous	469,665 55	282,001 24	44,143 78
Terminating converted into Permanent stock	.....	.....	4,237 94
Totals	79,543,836 77	84,581,081 87	6,520,475 40
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
Cash Balance, 31st December, 1908-1909	.....	.....	.....
Received from borrowers during the year	.....	.....	.....
Real estate — Rents	.....	.....	.....
Real estate — Sales	.....	.....	.....
Money received for investment	.....	.....	.....
Other receipts	.....	.....	.....
Total	.....	.....	.....
Grand total receipts	79,543,836 77	84,581,081 87	6,520,475 40
Expenditure.			
I.—Expended on Corporation Account.			
Loaned during the year on mortgages	18,869,249 11	21,132,884 61	1,351,649 07
Loaned during the year on other securities	11,475,656 15	6,808,365 23	937,695 39
Real estate purchased and incumbrances paid off	330,510 33	148,733 46	17,294 56
Insurance and taxes advanced	38,093 62	59,494 10	3,813 06
Dividends — Permanent	1,945,772 74	2,068,160 34	300,131 80
Dividends — Terminating	.....	.....	17,682 33
Repaid bank	290,412 02	289,774 97	3,275 67
Repaid borrowed money	.....	.....	15,936 36
Deposits paid off (principal and interest)	32,454,333 44	38,422,005 23	1,847,465 03
Debentures paid off	8,310,527 04	10,749,890 65	779,453 08
Debenture stock paid off	31,717 56	34,154 03	.....
Paid for withdrawn, converted, matured or retired stock	.....	.....	230,759 45
Cost of management	984,695 83	1,137,495 99	159,026 27
Other	835,337 38	356,215 54	529,595 71
Balance, cash 31st December, 1909-1910	3,977,531 55	3,373,907 72	326,697 62
Totals	79,543,836 77	84,581,081 87	6,520,475 40
I.—Expended on Trust or Agency Account.			
Loaned during the year on mortgages	.....	.....	.....
Loaned during the year on other securities	.....	.....	.....
Repayment of trust funds	.....	.....	.....
Real estate purchased and encumbrances paid off	.....	.....	.....
Other	.....	.....	.....
Balance 31st December, 1909-1910	.....	.....	.....
Total	.....	.....	.....
Grand total expenditure	79,543,836 77	84,581,081 87	6,520,475 40

TABLES—Continued.

and Expenditure.

ies having ter-as well as per-or having ter-stock only.	Loaning Land Companies.		Trusts Companies.		Grand Total.	
1910.	1909.	1910.	1909.	1910.	1909.	1910.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
326,697 62	115,553 76	638,706 69	418,645 28	500,658 05	4,944,916 72	5,418,761 48
231,947 88	.....	.....	402,182 23	396,367 08	749,864 95	1,552,144 55
4,092,080 23	1,108,431 03	1,851,871 30	4,403,702 33	5,627,541 00	38,591,063 18	39,623,730 32
18,308 72	144,931 81	134,874 65	99,785 61	89,891 13	351,524 64	338,528 84
66,656 85	419,217 77	516,248 88	31,120 59	93,846 34	653,039 59	774,473 92
102,007 75	344,033 95	222,226 60	171,017 79	210,019 49	638,497 87	1,102,018 41
25,000 00	.....	6,000 00	.....	.....	10,000 00	31,000 00
2,366,523 82	497,362 50	475,287 65	7,757 21	33,188 03	36,507,355 87	41,138,521 42
1,191,369 92	355,241 91	594,032 59	.....	.....	11,331,121 40	14,025,724 25
.....	.....	.....	.....	.....	.....	48,666 67
9,919 43	663 38	223 65	6,373 83	7,006 21	94,901 66	74,012 33
46,708 12	9,789 00	12,088 87	922,936 40	1,207,994 78	1,446,534 73	1,548,793 01
.....	.....	.....	.....	.....	4,237 94	.....
8,477,220 34	2,995,225 11	4,451,560 88	6,463,521 27	8,166,512 11	95,523,058 55	105,676,375 20
.....	.....	.....	6,291,370 04	7,544,486 30	6,291,370 04	7,544,486 30
.....	.....	.....	28,254,454 32	39,539,339 34	28,254,454 32	39,539,339 34
.....	.....	.....	589,380 86	631,820 45	589,380 86	631,820 45
.....	.....	.....	985,238 59	2,471,803 78	985,238 59	2,471,803 78
.....	.....	.....	97,475,970 61	66,194,753 71	97,475,970 61	66,194,753 71
.....	.....	.....	1,444 38	85 02	1,444 38	85 02
.....	.....	.....	133,597,858 80	116,382,288 60	133,597,858 80	116,382,288 60
8,477,220 34	2,995,225 11	4,451,560 88	140,061,380 07	124,548,800 71	229,120,917 35	222,058,663 80
1,736,513 10	15,851 65	214,820 64	1,292,404 85	1,610,676 76	21,529,154 68	24,694,895 11
1,551,133 09	920,420 46	1,671,994 74	2,595,594 01	3,459,125 71	15,929,366 01	13,490,618 77
158,677 67	402,581 33	239,301 93	460,186 55	399,753 04	1,210,572 77	946,466 10
2,809 31	1,299 01	2,218 72	96,268 53	91,004 33	139,474 22	155,526 46
299,942 25	224,657 08	418,964 44	501,796 90	537,718 54	2,972,358 52	3,324,785 57
16,248 10	.....	.....	.....	.....	17,682 33	16,248 10
2,644 22	222,995 39	342,743 67	4,828 28	182,325 10	521,511 36	817,487 96
1,196 34	.....	152,611 67	41,762 27	20,225 34	57,698 63	174,033 35
2,413,422 57	480,178 04	505,485 62	114 38	29,549 85	34,782,090 89	41,370,463 27
913,497 77	326,838 87	132,304 53	.....	.....	9,416,818 99	11,795,692 95
.....	.....	.....	.....	.....	31,717 56	34,154 03
280,002 22	.....	.....	.....	.....	230,759 45	280,002 22
167,872 60	63,416 68	66,836 00	723,607 95	807,092 30	1,930,746 73	2,179,296 89
517,105 91	174,067 34	307,829 77	246,228 82	440,914 94	1,785,229 25	1,622,066 16
416,155 19	162,919 26	396,449 15	500,728 73	588,126 20	4,967,877 16	4,774,638 26
8,477,220 34	2,995,225 11	4,451,560 88	6,463,521 27	8,166,512 11	95,523,058 55	105,676,375 20
.....	.....	.....	10,808,326 01	14,315,245 65	10,808,326 01	14,315,245 65
.....	.....	.....	25,572,252 22	29,533,546 58	25,572,252 22	29,533,546 58
.....	.....	.....	88,624,635 13	62,424,552 20	88,624,635 13	62,424,552 20
.....	.....	.....	313,645 76	1,484,482 29	313,645 76	1,484,482 29
.....	.....	.....	716,000 41	1,030,997 83	716,000 41	1,030,997 83
.....	.....	.....	7,562,999 27	7,593,464 05	7,562,999 27	7,593,464 05
.....	.....	.....	133,597,858 80	116,382,288 60	133,597,858 80	116,382,288 60
8,477,220 34	2,995,225 11	4,451,560 88	140,061,380 07	124,548,800 71	229,120,917 35	222,058,663 80

COMPARATIVE

Showing Miscel

Miscellaneous.		Loan Companies having only permanent stock.		Loan Compan minating stock manent stock minating
		1909.	1910.	1909.
Loans written off or transferred to real estate	Owned beneficially	$ c. 53,722 83	$ c. 45,798 42	$ c. 33,877 38
	Not so owned	.....	.....	.....
Debentures maturing during 1910-1911		11,580,443 92	12,792,577 71	606,309 74
Average rate of interest paid on :		per cent.	per cent.	per cent.
1. Deposits		3.4633	3.4498	3.861
2. Debentures		4.1189	4.196	4.875
3. Debenture stock		3.972	4.0	.....
Average rate of interest received on :				
Mortgages of realty	Owned beneficially	6.172	6.252	7.3157
	Not so owned	.....	.....	.....
Other securities	Owned beneficially	5.288	5.398	7.1492
	Not so owned	.....	.....	.....
Number and amount of mortgages enforced.. Number ...	Owned beneficially	278	277	40
	Not so owned	.....	.....	.....
Amount ...	Owned beneficially	$420,275 67	$484,388 30	$28,147 26
	Not so owned	.....	.....	.....

TABLES.—Concluded.

laneous details.

ies having ter-as well as per-or having ter-stock only.	Loaning Land Companies.		Trusts Companies.		Grand Totals.	
1910.	1909.	1910.	1909.	1910.	1909.	1910.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
118,540 85	435 79	21,276 59	4,174 54	131 54	92,210 54	185,747 40
.....	.....	.....	2,566 50	1,779 09	2,566 50	1,779 09
751,640 55	184,556 30	161,683 07	.....	.....	12,371,309 96	13,705,901 33
per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
3.83	3.5	3.5	4.09375	4.077	3.72951	3.7142
4.781	5.055	4.65	.....	....	4.68296	4,512
.....	.....	.....	.....	.....	3.972	4.00
7.3352	5.65	5.805	6.305	6.3134	6.36067	6.4261
.....	.....	.....	6.129	6.190	6.129	6.190
6.861	6.	6.00	5.491	5.531	5.9828	5.9475
.....	.....	.....	5.472	5.709	5.472	5.709
38	None	None	7	13	325	328
.....	.....	.....	22	14	22	14
$65,004 23	None	None	$6,993 80	$11,992 26	$455,416 73	$561,384 79
.....	.....	.....	22,503 95	18,487 85	22,503 95	18,487 85

LIST OF LOAN CORPORATIONS

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
19	Agricultural Savings and Loan Company.	London	C. P. Butler
280	Brantford Trust Company (Limited)	Brantford	W. G. Helliker
24	British Canadian Loan and Investment Company (Limited)	Toronto	W. J. Rooney
27	British Mortgage Loan Company of Ontario	Stratford	William Buckingham.
31	Brockville Loan and Savings Company (Limited)	Brockville	D. B. Jones
237	Canada Investment Corporation (a)	Toronto	D. B. Burritt
35	Canada Landed and National Investment Company (Limited)	Toronto	Edward Saunders
40	Canada Permanent Mortgage Corporation	"	John Massey / R. S. Hudson
292	Canada Trust Company	London	Hume Cronyn
45	Canadian Birkbeck Investment and Savings Company	Toronto	F. W. G. Fitzgerald
275	Canadian Northern Prairie Lands Company (Limited)	"	L. W. Mitchell
51	Central Canada Loan and Savings Company	Peterboro'	E. R. Wood (Toronto)
192	Colonial Investment and Loan Company.	Toronto	A. J. Jackson
56	Credit Foncier Franco-Canadien, Montreal	"	*W. E. Long
61	Crown Savings and Loan Company	Petrolea	Wm. English
199	Dominion Permanent Loan Company	Toronto	F. M. Holland
65	Dominion Savings and Investment Society	London	Nathaniel Mills
168	Dyment Securities, Loan and Savings Company	Barrie	S. Dyment
69	East Lambton Farmers' Loan and Savings Company	Forest	Newton Tripp
351	Fidelity Trusts Company of Ontario	London	Nathaniel Mills
73	Frontenac Loan and Investment Society.	Kingston	Lt.-Col. S. C. McGill.
172	Great West Permanent Loan Company.	Fort William.	*John A. Thompson
83	Grey and Bruce Loan Company	Owen Sound.	Wm. P. Telford
347	Guardian Trust Company (Limited)	Toronto	R. G. O. Thomson
78	Guelph and Ontario Investment and Savings Society	Guelph	John E. McElderry.
87	Hamilton Provident and Loan Society	Hamilton	C. Ferrie
206	Home Building and Savings Association of Ottawa	Ottawa	C. A. Douglas
92	Huron and Erie Loan and Savings Company	London	Hume Cronyn
97	Imperial Loan and Investment Company of Canada (Limited)	Toronto	Thos. T. Rolph
341	Imperial Trusts Company of Canada	"	C. E. Corbold
102	Industrial Mortgage and Savings Company	Sarnia	D. N. Sinclair
112	Lambton Loan and Investment Company.	"	James H. Kittermaster
107	Landed Banking and Loan Company	Hamilton	C. W. Cartwright
252	Land Security Company	Toronto	Edward R. Greig
117	London and Canadian Loan and Agency Company (Limited)	"	Vernon B. Wadsworth
177	London Loan and Savings Company of Canada	London	Malcolm John Kent
304	London and Western Trusts Company (Limited)	"	John S. Moore

(a) Formerly The Stratford Building and Savings Society. Name changed by Order-in-Council (Ontario) bearing date 10th February, 1911.

CORPORATIONS.

President.	Description of Company	When incorporated.	Financial statement for year ending
W. J. Reid	Loan Co.	3rd May, 1872	December 31st, 1910.
Christopher Cook	Trusts Co.	16th December, 1907	"
Sir Henry M. Pellatt	Loan Co.	12th April, 1876	"
John McMillan	"	5th October, 1877	"
W. H. Cole	"	11th May, 1885	"
W. Morgan Smith	"	23rd August, 1889	"
John L. Blaikie	"	1858	"
W. G. Gooderham	"	1st March, 1855	"
Thomas G. Meredith, K.C.	Trusts Co.	23rd July, 1894	"
S. H. Ewing	Loan Co.	11th August, 1899	"
Hugh Sutherland	Loaning Land Co.	30th May, 1905	"
Hon. Geo. A. Cox	Loan Co.	7th March, 1884	"
A. J. Jackson	"	14th June, 1900	"
J. H. Thors	"	January, 1881	"
J. H. Fairbank	"	30th January, 1882	"
Hon. J. R. Stratton, M.P.	"	7th May, 1890	"
Thomas H. Purdom, K.C.	"	20th April, 1872	"
A. E. Dyment	"	15th May, 1902	"
James Hutton, M.D.	"	19th December, 1891	"
T. H. Purdom, K.C.	Trusts Co.	23rd March, 1910	
Sir Richard Cartwright, G.C.M.G, P.C.	Loan Co.	13th August, 1863	"
W. T. Alexander	"		
S. J. Parker	"	10th May, 1889	"
Cawthra Mulock	Trusts Co.	8th April, 1910	"
Alexander Baine Petrie	Loan Co.	19th January, 1876	"
Alexander Turner	Loan Co.	6th June, 1871	"
John R. Armstrong	"	24th June, 1890	"
T. G. Meredith, K.C.	"	18th March, 1864	"
Douglas A. Burns	"	19th August, 1869	"
James H. Mitchell	Trusts Co.	23rd June, 1887	"
John Cowan, K.C.	Loan Co.	20th August, 1889	"
Isaac Unsworth	"	27th March, 1847	"
Hon. Thomas Bain	"	16th December, 1876	"
Hon. Robert Jaffray	Loaning Land Co.	29th March, 1873	"
Thomas Long	Loan Co.	1863	"
R. W. Puddicombe	"	2nd May, 1877	"
Sir George Gibbons, K.C.	Trusts Co.	17th September, 1896	"

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
329	Mercantile Trust Company of Canada (Limited)	Hamilton	Stuart C. Macdonald..
122	Midland Loan and Savings Company	Port Hope	J. H. Helm
298	National Trust Company (Limited)	Toronto	W. T. White
210	Niagara Falls Building, Savings and Loan Association	Niagara Falls.	Janet L. Harriman
	North British Canadian Investment Company (Limited) (b)	Toronto	*Frank E. Hodgins, K.C.
132	Ontario Loan and Debenture Company	London	Alfred M. Smart
182	Ontario Loan and Savings Company	Oshawa	T. H. McMillan
215	Owen Sound Building and Savings Society	Owen Sound	C. A. Fleming
127	Oxford Permanent Loan and Savings Society	Woodstock	Malcolm Douglas
220	People's Loan and Savings Corporation	London	A. A. Campbell
226	Peterborough Workingmen's Building and Savings Society	Peterborough	J. Corkery
261	Provident Investment Company	Toronto	E. R. Wood
186	Real Estate Loan Company of Canada (Limited)	"	E. L. Morton
243	Reliance Loan and Savings Company of Ontario	"	H. Waddington
137	Royal Loan and Savings Company	Brantford	W. G. Helliker
323	Royal Trust Company	Toronto	*M. Stanley L. Richey (Toronto)
	Scottish American Investment Company (Limited) (c)	"	*W. H. Lockhart-Gordon
270	Scottish Ontario and Manitoba Land Company (Limited), Glasgow	"	*Mowat, Langton & Maclennan
155	Security Loan and Savings Company	St. Catharines.	Eugene F. Dwyer
142	Simcoe Loan and Savings Company	Barrie	O. H. Lyon
146	Southern Loan and Savings Company	St. Thomas	Jno. Walker Stewart.
150	Standard Loan Company	Toronto	W. S. Dinnick
237	Stratford Building and Saving Society	Stratford	D. B. Burritt
230	Sun and Hastings Savings and Loan Company of Ontario	Toronto	W. Pemberton Page..
317	Title and Trust Company	"	John J. Gibson
310	Toronto General Trusts Corporation	"	J. W. Langmuir
159	Toronto Mortgage Company	"	Walter Gillespie
265	Toronto Savings and Loan Company	Peterborough	W. G. Morrow
335	Trusts and Guarantee Company (Limited)	Toronto	James J. Warren
286	Union Trust Company (Limited), The	"	J. M. McWhinney
163	Victoria Loan and Savings Company	Lindsay	James Low
257	Walkerville Land and Building Company (Limited)	Walkerville	D. F. Matthew

(b) The North British Canadian Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under 1 Edward VII., Chap. 12, Sec. 18, as amended by 5 Edward VII., Chap. 12, Sec. 17, and by 8 Edward VII., Chap. 33, Sec. 46. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1910, shows assets of the Corporation then in Ontario at $78,946.90, consisting of Mortgages, $68,411.81; Stocks, $2,475.00; Investment Loan Account, $275.92; Interest and Arrears Account, $1,000.64; Cash on hand and in bank, $6,710.52; and Office Furniture Account, $73.01; and that the Company had then liabilities in Ontario amounting to $51.25.

CORPORATIONS.

President.	Description of Company.	When incorporated.	Financial statement for year ending
Hon. Wm. Gibson	Trusts Co. ...	12th November, 1906	December 31st, 1910.
Henry H. Burnham	Loan Co.	5th July, 1872	"
J. W. Flavelle	Trusts Co.	12th August, 1898	"
R. P. Slater	Local Loan Co.	5th March, 1894	"
.....	Loan Co.	14th October, 1876	"
John McClary	"	26th September, 1870	"
W. F. Cowan	"	12th February, 1873	"
A. J. Spencer	"	1st April, 1889	"
Henry J. Finkle	"	27th October, 1865	"
W. F. Roome, M.D.	"	22nd June, 1892	"
T. B. McGrath	"	17th January, 1889	"
Hon. G. A. Cox	Loaning Land Co.	3rd November, 1893	"
M. H. Atkins, M.D.	Loan Co.	17th September, 1879	"
James Gunn	"	2nd March, 1893	"
Christopher Cook	"	24th March, 1876	"
Right Hon. Lord Strathcona and Mount Royal, G.C.M.G.	Trusts Co.	24th June, 1892	"
.....	.....	.....	.....
.....	Loaning Land Co.	15th December, 1879	"
Henry J. Taylor	Loan Co.	12th March, 1870	"
J. H. Plummer	Loan Co	18th April, 1896	"
Wm. Mickleborough	"	25th November, 1903	"
J. A. Kammerer	"	14th February, 1873	"
W. Morgan Smith	"	23rd August, 1889	"
Whitford Vandusen	"	3rd May, 1893	"
E. F. B. Johnston, K.C.	Trusts Co.	25th April, 1905	"
Hon. Featherston Osler, K.C.	"	1st April, 1899	"
Hon. Sir William Mortimer Clark, LL.D., W.S., K.C.	Loan Co.	15th December, 1899	"
Hon. Geo. A. Cox	Loaning Land Co.	15th June, 1885	"
Hon. J. R. Stratton, M.P.	Trusts Co.	24th February, 1897	"
Charles Magee	"	7th August, 1901	"
W. Flavelle	Loan Co.	4th September, 1895	"
E. Chandler Walker	Loaning Land Co.	22nd October, 1890	"

(c) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under 1 Edward VII., Chap. 12, Sec. 18, as amended by 5 Edward VII., Chap. 13, Sec. 17, and by 8 Edward VII., Chap. 33, Sec. 46. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1910, shows the assets of the Company then in Ontario at $93,127.72, consisting of loans secured by mortgages of land, $33,386.18; sale agreements and mortgages given for balance of purchase money, $51,480.83, and cash in hand and in bank, $8,260.71; that the Company had then no liabilities in Ontario.

Government
Publications